

SATURDAY NIGHT

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THE FRONT PAGE

WE SHALL be greatly relieved when Herr Hitler ceases to keep the world in a state of uncertainty concerning the course which he will take when it can no longer be maintained that there is any possibility of Czechoslovakia submitting to his impossible demands. It is extremely difficult to discuss profitably, on a page that goes to press on Wednesday, the condition of a world in which all the fundamental elements may have been radically changed before it is read on Saturday.

As we now go to press the Nazi rally at Nuremberg is well under way, and affords us one more reason for a moderate confidence that the world will not be shaken by an autocratically produced cataclysm during the present season of "autumn manoeuvres." The Nazi decision for peace or war does not in the least depend upon whether the demands of the Sudeten Germans in Czechoslovakia can be satisfied or not. It depends upon whether a war is desirable in the political interests of the Nazi party in Germany or not. Now it is evident that a moderate and pacific settlement of the Sudeten problem, effected before the close of the rally, would be bad Nazi politics, for it would hardly be possible to conceal the fact that it involved a considerable retreat from the party's most extreme demands. The fact that no such compromise has been made up to date is therefore no evidence that it is not in contemplation. On the other hand, the opening of hostilities against the Czechoslovakians, if that is what the Nazis intend, would from every point of view have been better, the earlier it was put into effect. The Germans have absolute control of the initiative, but they have already surrendered much of the value of that control by failing to use it promptly, and every day that passes sees them losing a little more of it. This is true not only of the state of preparedness of their enemies, but also of the psychological condition within Germany itself, which cannot be kept keyed up for an indefinite period as it has been for several weeks past.

After the Congress is over, and the minds of the Nazis have been dexterously turned from contemplation of a hoped-for new glory in the future to that of the safely achieved glories of the past, a pacific settlement will be much easier and will attract much less attention. It will be some time before the Nazis, sheltered by a thorough censorship from all knowledge of what is being said and thought in the outside world, begin to realize in a dim Teutonic way that what has happened is that the new régime has at length for the first time come up against the united and thoroughly determined resistance of all the democratic and non-aggressive nations of the world.

13-EM POETRY

POETRY, in SATURDAY NIGHT, fulfills two functions. It satisfies—or we hope it satisfies—the taste of that slightly limited fraction of the Canadian population which is interested in the art of literary expression in patterned words, and it also assists materially in the very important task of adjusting the available mass of type to the available column space in each page of each issue. The readers, and the poets, may regard the former function as the more important; the editors unquestionably attach much greater weight to the latter.

SATURDAY NIGHT is made up in two different kinds of columns. A few of its pages, including this one, consist of four columns of about three inches apiece in width, technically known as 19½ ems. The great majority of the pages consist of six columns of about two inches in width, technically known as 13 ems. Poems are set up for one or the other measurement, according to whether the length of their lines is such that the great majority of them will go into two inches of eight-point type or such that a large number will exceed that space and run into two lines in the two-inch measure. We even receive occasionally a poem written in a metre so long that a three-inch line is not enough for it, and it has to be given two columns of two-inch space; but we do not like these, and only accept them from poets of very considerable standing.

For the purpose of procuring a tidy adjustment of type matter to column space, an adequate supply of poetry is just as necessary in the two-inch columns as in the three-inch, and there are a great many more two-inch columns. For some reason which is beyond our ken, Canadian poets have taken of late to writing in metres too long for the two-inch space. We have therefore to notify our poetical contributors that their chances of acceptance are much greater with a poem in a short line metre than with one whose lines are longer. If, in addition to making the lines short, they can also make the poem short and highly original, and can add to these qualities one or more of the further qualities of wit, poignancy, satire, passion, or philosophic profundity, they will be almost certain of acceptance.

TESTING PADLOCK LAW

THE Canadian Civil Liberties Union is doing some extremely useful work in Montreal. It has undertaken to look after the defence of Francois Xavier Lessard of Quebec city, who has succeeded in performing an action which has the effect of bringing the Padlock Law into the courts. Mr. Lessard is one of the citizens of the Province of Quebec whose homes have been padlocked by Provincial Police, and he conceived the idea of breaking the seals placed on the building by the officers and re-entering his own home. He was thereupon committed for trial in October on the charge of "wilfully violating a pro-



NONCHALANT, WHAT! In spite of the tension of the international situation, a Canadian howitzer calmly blows smoke rings at Petawawa Camp. This photograph by Gordon Maves, Pembroke, Ont., is considered by military men to be one of the most remarkable ever taken of a six-inch howitzer in action; such smoke rings are of rare occurrence, and the chances of a photographer being at the right spot at the right time to get a photograph of one are infinitesimal; the blur of the projectile is visible in the upper right hand corner.

vincial law." He is out on bail of \$600 furnished by the Union.

The Union is also endeavoring to ascertain from the Montreal Chief of Police by what right a police officer attended a meeting of the executive of the Montreal Youth Council in the Fireside Room of the Central Y.M.C.A. on Drummond Street, the meeting being of a purely private nature, attended by about ten persons, most of whom represented Y.M.C.A. and church youth organizations.

These activities on the part of the Civil Liberties Union do not, we are sure, indicate any desire to uphold the breaking of any constitutionally valid law. What the Union is seeking to do is to ascertain the meaning, extent and validity of whatever legislation it may be which sends policemen into private meetings and excludes Quebec citizens from their own homes. It is in the highest degree desirable that the meaning, extent and validity of this legislation should be ascertained as soon as possible. The Legislature, the Government and the police authorities have done nothing to assist in this task, and the Union is performing a public service of the highest importance. Its plans include a campaign to raise \$10,000 to meet the cost of various other actions in the courts.

RIGHT TO PRIVACY

IT IS so long since the right of free private assembly has been challenged in this country that we doubt if many Canadians realize its importance in the scheme of human liberty or the extent to which it is being challenged by the police authorities of the Province of Quebec. Too many Canadians are apt to conclude that any meeting into which the Quebec police insist on forcing their way must be a meeting of seditious persons engaged in the pursuit of their sedition, and therefore not entitled to the enjoyment of privacy. There is of course no guarantee whatever that such is the case, and if it were the case the obvious duty of the police would be not to attend the meeting but to prevent it from being held.

The principle on which the police are now acting, and which the Civil Liberties Union proposes to test in the courts, is that they have a right to attend any meeting upon their mere suspicion that it may be intended to promote an undefined political activity

which is termed "Communism," and which is not recognized as a crime by the Dominion statutes although it is subjected to civil penalties by those of the Province. This theory obviously gives the police a completely free hand: they can attend anything from a meeting of the membership committee of the Mount Royal Club to one of the executive of the Garment Workers' Union; they are more likely to attend the latter than the former, but neither can drive them out so long as they claim that they can smell Communism in the air of the room or on the clothes of one of the participants.

If the police choose to act as agents of an employing corporation, as they conceivably might, all privacy in the organizations of the workers employed is completely destroyed. If they choose to act as agents for the political party supporting the Government, and it would be very surprising if they did not, all privacy is equally destroyed for the parties opposing that Government.

One of the more amusing features of the situation is that in a country such as ours, which rejoices in no less than three kinds of governments all of which employ the services of a police force, it is perfectly conceivable that three different political parties, representing three different economic or social interests, might be exercising the right of supervision of private meetings at the same time, each in a different interest. A claim which is sound when presented by the municipal police can hardly be less so when presented by the provincials, and should surely be more so when put forward in the imposing name of the Royal Canadian Mounted. We look forward to a great increase in at least the activity and the interest, if not the happiness, of the life of a policeman in Canada.

ARTHUR LISMER'S DEPARTURE

THE appointment of Mr. Arthur Lismer as Professor of Fine Arts at Teachers' College, Columbia University, is a fitting climax to more than a quarter of a century's work on behalf of the visual arts in this country. Mr. Lismer came here in 1911, and from that day to this has always been identified with progressive movements in painting and art education. That the culminating honor of his

(Continued on Page Three)

THE PASSING SHOW

BY HAL FRANK

SADDER than the Arab's Farewell to His Steed, sighs Oscar, is the family's farewell to the summer cottage.

While Nazis meet at Nuremberg
The fearful world stands all a-gerg.
—Old Contemporary Manuscript.

And we will know that European crises are things of the past when they speak of the forgotten manoeuvres.

Success these days, suggests a reader, is measured in terms of one's ability to get a headline.

The person who said that history never repeats itself had obviously never seen a succession of Hollywood historical films.

This would be a much happier world if the children were still on vacation and the European diplomats had gone back to school.

Among the commonest words in the English language, says Timus, who has been perusing the newspapers, are "the" and "and" and "Czechoslovakia."

Question of the hour: Did we put out the fire when we locked up the summer cottage?

The increasing menace of war has at least solved the problem of Christmas presents this year. It's a gas mask for Aunt Mathilda.

Shooting deer with bow and arrow will be permitted in Southern Wisconsin for one month this fall.—Daily Press. Signs continue to multiply of a return to the dark ages.

The onset of autumn has introduced a note of ambiguity, remarks Horace. Now when we shiver at night we don't know whether it's the cool weather or the latest European crisis.

The latest news from the Far East is to the effect that owing to recent developments in Europe, China and Japan have both retreated to page two.

We doubt if charity is a natural instinct. We still have to hear of a modern sharing his job.

Esther says she feels so ashamed. She says here the Spanish Civil War has been going on for over two years and she still has to stop and think who are the loyalists and who are the rebels.

HURRAH FOR NEW SCHOOL!

BY R. K. HALL

A NEW era has arrived in the public schools of Ontario. Vanished are the days when youngsters invited a brain lesion by striving to calculate how many pounds of tea at 49 cents a pound a grocer would have to mix with 84 pounds at 63 cents a pound and make a profit of 44½%. Gone, too, is the régime under which a thirteen-year-old was forced to squeeze out of his system a thirty-line description of *A View from a Hilltop* or *My Favorite Poem* (giving reasons). Nor, in future, will a dejected pupil be asked to name five factors that influence the climate of Turkestan or the bodies of water through which a ship would pass in steaming from Marseilles to Shanghai (with probable cargo going and returning).

No, indeed. From now on, public school youngsters are going to feast on the curriculum that is modern, practical, and designed to help them in their daily contacts. As proof of this, consider the revised arithmetic course (now simplified by changing the name to mathematics) for Grade 8. Here, we find that the study of the triangle has been introduced. Anyone can see at a glance that this is step in the right direction—that is, anyone who reads our current fiction or goes to the movies. More and more, writers are using the triangle situation. A boy or girl who cannot understand the simple implications of the triangle has two strikes called on him or her before he or she even goes to bat. He or she is hopelessly unfitted to cope with present-day life.

A KNOWLEDGE of angles is included. And a good thing, too. How can a child view anything from the proper angle if he doesn't know what an angle is? He might just as well give up all hope of becoming a detective, a newspaper reporter, or even a business man if he doesn't know anything about the various angles.

Another new topic is the cylinder, the importance of which is quite obvious. Think of the abysmal ignorance of a child who doesn't know, when he is

THE OUTCASTS

THE way was long, the night was wild,
And Mary, Our Lady, was great with child,
While Joseph, her spouse, was wracked with fear;
No help was nigh, no house was near,
So out to a stable they made their way,
And they laid little Jesus on soft, clean hay.
The gentle cattle knelt and adored
The child that was born, their God and Lord.

A LAS for Our Lady, if now she came
From her throne in the sky and the Seraphim's
flame,
And knocked at the gates of embattled Rome
With John at her side to make her a home,
Where he might tend her with love and care
And talk of the old sweet days that were,
For a soldier would cry, as he brandished his
sword,
"There is no room here for the Kin of the Lord.
Depart and dwell in the deserts again
And die with your people in hunger and pain,
Though you have brought us our God and
Salvation.
We spurn your race as an outcast nation."

FREDERICK GEORGE SCOTT

using a lead-pencil or a pea-shooter, that he has a cylinder in his hand! Without this knowledge, a youth may buy a second-hand motor-car for five dollars and, thanks to his ignorance, let some specious salesman palm off on him a four-cylinder machine for an eight-cylinder one. And imagine the acute embarrassment of any car-owner, man or woman, if someone asks, "By the way, what is the volume of your cylinders?" and he doesn't know the formula ($V = Ah$) for finding it. The new course takes care of that.

SOME really admirable improvements have been made in the English course which now embraces what were formerly known as literature, composition, grammar, reading, spelling, and writing. A good deal of time is allotted to this subject—and rightly so. Among the listed topics is "enlargement of vocabulary." No one will quibble about this, although it is doubtful that all the teaching in the world will ever equal the efficacy, for this purpose, of hitting the thumb a heavy crack with a hammer or leaving one's bath half-way through to answer the telephone, only to find that the calling party has hung up.

Story-telling is also stressed. The importance of this branch of study is evident when one considers how shockingly prevalent it has become. There are those who insist that one of the successful husband's chief requirements is that he be an accomplished story-teller. And what a dependable standby it proves when the rent is overdue, or the instalment man becomes too urgent, or you want to impress the new neighbors! Hats off to our alert, progressive Minister of Education.

WHAT seems a very sensible bit of instruction is the one relating to "giving directions." Let us hope that a few years hence, when we ask a pedestrian whether he knows where Pilkey Street is, we won't get the reply: "Sure, I do. Just follow this street four blocks west and then turn to your left and keep going till you come to a garage with a green—No, I'm wrong: you go three blocks west and then turn right and when you reach the first car line swing east—no, I guess it's west—and you go

(Continued on Page Three)

CANADA'S COSTLY MISTAKES IN THE GREAT WAR

BY CAPT. H. C. HOWARD, R.S.I.

This is the first of two articles, designed to establish the thesis that most if not all of the errors committed in connection with Canada's participation in the Great War were due to the abandonment of all the established organization for military operations and the improvising of new and untried machinery on an enormous scale. The author is a graduate of the Royal School of Infantry, at present residing at Richelieu, Que. SATURDAY NIGHT has discussed his articles with a number of officers of the Permanent Force in Canada, and believes that they represent with considerable accuracy the views of that Force and indeed of nearly all the professionally trained soldiers of the Dominion.

In this article Captain Howard points out that the improvisations of 1914-18 violated the three cardinal principles of army organization, those of Leadership, Supply and Reinforcement, with the most disastrous results in wastage of money and, what was far more important, wastage of the lives and limbs of Canadian fighting men. The second article will deal with the methods which should have been adopted, which were already provided for in the existing legislation

THE Great War has been over a long time, it is true; but as we glance back in retrospect over that giant, crowded epoch, we cannot repress the unmistakeable sense that there was not only something wrong somewhere, but a great deal wrong everywhere. We are told that it is easy to criticize, that it is a simple matter to find fault. And yet, after all, even the most complacent must admit that in every enterprise there is, conceivably, the longest way round, and that it may not be necessarily the shortest way home; in brief, that while there are most assuredly many wrong ways of obtaining a certain result, there also must exist some legitimate, established method that in the estimation of experts is generally conceded to be the one and only RIGHT way.

It is my purpose in this article to inquire just where Canada erred in the general conduct of her war administration, and to do so without any criticism of the individual; for the administration and control of a national army is one that bears no relation to the individual, but in itself exemplifies and expresses the national attitude towards the responsibilities entailed when the nation enters the field of war and attempts to maintain its position therein.

IN ORDER to effect this comprehensively, it is essential that we begin at the beginning. Was Canada prepared for war immediately prior to August 1914? Contrary to the popular belief, it is a positive fact that Canada was infinitely better prepared for war prior to August 1914 than after sixteen months participation in the Great War had extensively complicated her numerous initial problems—initial problems for the existence and complication of which Canada had herself alone to blame.

In discussing many of the flagrant mistakes of those days, the excuse has frequently been advanced that we were inexperienced in war. That we were a young nation. That such an undertaking, on so unprecedented a scale, was practically certain to lead to a host of errors and mistakes.

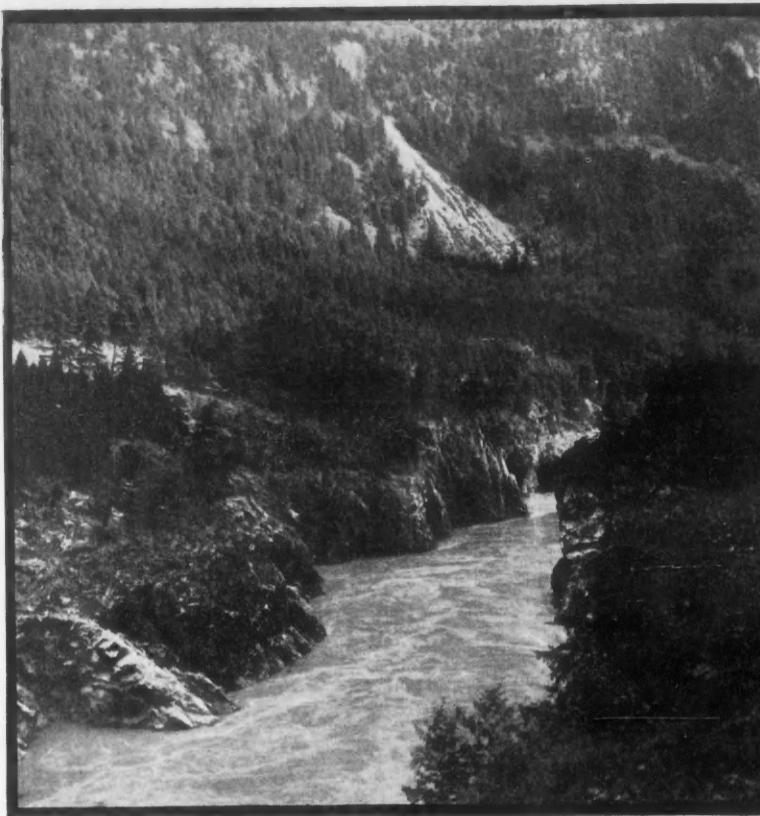
And yet, when the facts are faced unafraid, these excuses and palliations must collapse as weak attempts to evade the truth; for most certainly the truth is this, that from the moment of mobilization Canada was the victim, to an unprecedented extent, of a certain commercialization that crept into her war executive, and from the outset crippled the effectiveness of the Canadian army machine.

ONE of the facts that bear out this assertion is that in the conduct of her affairs during the Great War, from the moment of mobilization onward, Canada practically ignored her constitutionally created machine for war. Let us proceed to realize how this was done, and why.

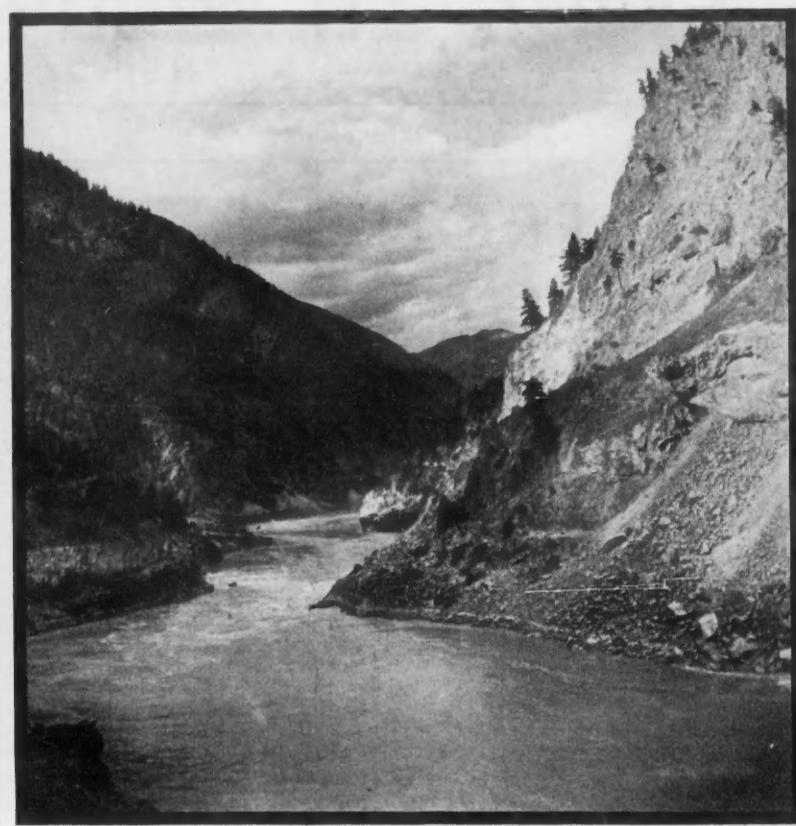
It has already been stated that before August 1914, Canada was infinitely better fitted for emergency than she found herself, after a year and a half of field experience. Why? Because, before that date Canada still retained her own native machinery for the emergency of war, intact and uncomplicated. But after sixteen months of actual warfare, she had begun to realize that somewhere in the complicated new works she had temporarily created was a monkey-wrench, the chief characteristic of which was that no one seemed to know just where it was. In effect, Canada had projected herself into the anomalous position of a small nation of people, maintaining three separate armies, the size and financial burden of which were out of all proportion to her population and resources. Three separate armies: one in Canada, another in England, and a third in the actual theatre of operations. A curious feature of these armies was that while each was supposed to be subsidiary to the other, in reality they represented three distinct, watertight compartments, working at a surprising and frequently destructive variance, and lacking patently in cohesion and intelligent co-operation.

IT HAS often been remarked that in the piping times of peace, soldiers are forgotten; but it may also be stated that in the crisis of actual war, Canada manifested that very same peculiarity; for most assuredly, had Canada made the fullest and most intensive use of her own native military experts during her participation in the Great War, the complicated problems that eventually arose as a direct result of serious initial administrative error could never have existed.

In this relation, it might be pertinent to turn to the supreme anomaly, the patently unnecessary Military Service Act. When Canada enacted this measure, she quite unnecessarily, and it must be confessed most imperfectly, duplicated the infinitely preferable, and more constitutional, Militia Act—the standing legislation which most thoroughly and correctly dealt with any crisis in which Canada might become involved. Unlike the anomalous and imperfect Military Service Act, the Militia Act defined the issue squarely and without prejudice. It left no loophole whatever for the individual bent upon dodging combatant service. It did not provide for "boards of exemption" to determine this or any other vital question. It favored no class or sect, but effectively and fearlessly laid down the matter of liability for immediate national service. It distinctly and forcibly



THE MIGHTY FRASER. Gliding swiftly towards the Pacific the Fraser River offers to the traveller an endless panorama of amazing scenery. These two pictures, taken from a moving train, reflect the grandeur of the canyon.



—Photos by Eric Butterworth.

maintained the basic principle of expert military precedent—in effect, that in time of national emergency, the one place for every physically fit male is most positively, in combatant service.

IN ESTABLISHING how, in the face of urgent emergency, Canada so strangely side-stepped her native military machine and its constituted executive, we must perforce probe deeply into the circumstances of Canadian military administration. It has never been a characteristic of Canadians as a whole to take the matter of military service seriously to heart. The populace interests itself in this intrinsic national factor only sporadically, amateurishly, and above all, lightly. In the great centres of population, for instance, the only occasion when the general public consider, even fleetingly, the question of arms, is in the infrequent event of district ceremonial parade or review. On all sides is encountered a superficial and sadly perverted concept of the national function for general defence as it exists in organization and executive. It is not difficult, then, to perceive how, in the face of such universal indifference on the part of the Canadian public, the matter of army executive might well become subject to unhealthy exploitation either in peace or in war.

THE science of arms is one of the most complicated and intricate specializations of any of the sciences. The science of arms has been built up and acquired as the accumulative experiences of all the ages, from the very dawn of human combative history, when men fought with bare hands, then with gradually improved instruments in stone and club, to the employment of mineral agencies, then on to the complicated mechanical devices of super-modern international conflict. And yet, whether men fight with bared hand, or with high explosive, certain irrevocable principles prevail, absolutely unaltered down through the ages of human combat. The three most vital, most unalterable, and most utterly indispensable of all this complex wealth of principles are, first, Leadership; second, Supply; and third, Reinforcement.

LET us now review how Canada violated the greatest in human history, these three vital principles were most improperly and inadequately applied, and they are obviously still little understood, by Canada. This fact must stand beyond any contradiction; for she violated the omnipotent principle of leadership when she deliberately ignored her professional soldier, and created high army commanders out of amateur material which emanated from the inexperienced and immature executive of her citizen army, or Active Militia.

In one instance alone, she withdrew a professional executive of indubitable qualification from the command of an important military area, and substituted in his stead an officer retired for years from association with military contacts, and one whose experience actually was of a superficial character with a citizen

militia unit. (It should be explained, perhaps, that the term citizen soldier is used to describe amateur soldiering—that major body known technically as the Active Militia, recruited rank and file from the citizenry, who may thus obtain such military experience as is available under the circumstances, without at the same time interfering with civil vocation or profession. The actual periods of annual training are, in consequence of this fact, limited, thus allowing only a matter of fifty days or so of actual military experience to the year, with an enlistment obligation, which is not rigidly enforced, of three years. What individual could ever hope to acquire a highly technical education in the complicated science of arms in this brief period?)

AND at the same time, Canada has a professional army—the Permanent Force, representing a regiment each of artillery, infantry, cavalry, and a complete corps of each of the non-combatant adjuncts, namely, ordnance, army service, medical and veterinary. It is to this permanent, or professional, standing army, all ranks of which serve three hundred and sixty-five days to the year in acquiring the science of arms, that Canada looks to supervise the annual training, organization and administration of her citizen army, the Active Militia. The executive of the Permanent Force are highly specialized officers, graduated from the Royal Military College, or Imperial colleges, or Royal Schools in Canada, who devote their careers to the profession and science of arms. In the full sense, therefore, the officers, non-commissioned officers and men of this body are positively professional troops, whose permanent experience in the military profession should place them at all times and under all circumstances automatically in direct seniority to the officers and men of the citizen army.

Thus it will be instantly apparent that in subordinating officers or men of the Permanent Army to those of the citizen army, or Active Militia, either in peace or war, the abiding principle of leadership was most flagrantly violated.

LET us now review how Canada violated the second great principle—the principle of Supply. It has been remarked by experts that an army "fights on its stomach." In actuality there are other factors as vital even as food; for even a well-fed army must have clothing, and above all implements and ammunition with which to defend itself from the predatory tactics of the enemy. But curiously enough, in 1914 Canada mobilized 35,000 men, and dispatched them to the theatre of war, without making any provision whatever for the immediate supply of that army with approved weapons, or with approved individual and collective equipment, or with ammunition; for with the departure of the Canadian Armada from Valcartier in 1914 went every available arm and approved equipment that this country possessed. There were no reserves left with which to supplement

the continuous and destructive wastages of field service. What is the lesson derived from this?

The indelible lesson here is that with the violation of the first principle, namely, Leadership, violation of the other principles followed as a matter of course. Had the national councils at that moment contained the very highest, the most competent advisory authority available, no such glaring blunder in supply could possibly have taken place. Highly specialized executive could never have failed to recognize the fact that 35,000 soldiers without direct and immediate lines of communication, along which constantly flowed adequate supply, would be infinitely worse than no soldiers at all. Again, what is the further lesson here? In effect, that Canada "plunged," that she placed far too many men in the field at the outset. She had bitten off more than she could chew. She had, at once, created a top-heavy proposition under the weight of which the foundation had actually begun to give way. What was the direct result of this? We have not far to seek. The direct outcome of her initial violation of this second great principle were the appalling losses of life at Ypres, the incident which marked her very first contact with the enemy, when the Canadian-issued service rifle gave trouble, when there was not adequate equipment in machine guns and bombing paraphernalia; a dearth of reconnaissance planes, a shortage of artillery and high explosive; and last but certainly not least, a tragic, complete absence of gas and anti-gas paraphernalia.

HOW about the principle of Reinforcement? As stated above, Canada mobilized and placed in the field, 35,000 men, which approximated in military parlance a division of all arms. It was not termed this, however, perhaps through lack of technical foresight. It was a contingent. In actual fact, however, it was not a correctly and permanently organized division, but a temporarily—very temporarily—created and composite unit. In each of the component units therein were found artillerymen, cavalrymen, and infantrymen, in heterogeneous and unintelligent diffusion. Not a single unit therein had a permanent base depot of any sort from which to recruit, organize and train drafts for reinforcement. Highly specialized soldiers from the Permanent Army rubbed shoulders in the ranks with men from the citizen militia, and raw recruits from the public who had never before handled a rifle. It was at that moment, apparently, not taken into account that in an army men are subject to illness; that they are killed and wounded, and are thereby neutralized from participation. Gaps thus occasioned must be filled up, and the unit facing the enemy kept up to strength in order to perform its function with effectiveness and adequacy.

FINALLY, it was perceived that something was wrong somewhere, when a cry went up for reinforcement; then was conceived the erroneous idea of reinforcing these gaps in the line by a second contingent. The organization and recruitment of this second contingent was characterized by all the defects of the first, though infinitely multiplied. For instance, if the equipment of the first was wrong, that of the second was worse. Canadian factories began making war materials. Here commercialization began to manifest itself to a marked extent. The individual element made its appearance, where there should have been conscription of all manufacturing resources from the very outset. The question of supply, in the first place, had been seriously muffed. However, the second contingent went over about half equipped, and with obsolete equipment at that. This was due to the fact that Canadian factories were turning out equipment that was obsolete—that was not the approved equipment required. All this equipment was promptly replaced in England, and a re-issue of approved equipment undertaken. But the Canadian factories still went merrily on turning out the obsolete material, which Canada cheerfully paid for. And still, again, Canada went ahead putting the same temporary, composite divisions in the field, until she suddenly woke up to the fact that she had exhausted her fund of voluntary recruits, and had a full army corps in the theatre of war, approximating 100,000 men—a colossal inordinately disproportionate participation for a population the size of Canada, and one far beyond her actual economic resources.

This is what happened as a result of a violation of the three cardinal principles of army organization.



"MOUNTAIN GRANDEUR," by Mrs. Joyce Irvine, 540A Rosedale Crescent, Calgary, Alta. This photograph won first prize in the September 3 judging of the "General" class in the Summer Photograph Competition. Kodak, 1/25 sec. at F 16.

THE FRONT PAGE

(Continued from Page One)

career comes from a country other than his own should be taken rather as proof of the international value of his work than as a comment on the myopia of his countrymen. His remarkable pioneer work at the Children's Art Centre, no less than his own vigorous painting and his passionate espousal of the advancement of art in Canada, have won him the admiration and affection of art lovers in all parts of the Dominion. As far as the Centre is concerned, the financial generosity of the Carnegie Corporation gave Mr. Lismore the sinews of war; but the battle he fought for the recognition of child art education, the new methods he evolved, and the marked success he achieved, were all his own. The Centre has become internationally known, and the staff—imbued with his ideas and his enthusiasm—have been frequently called afield to supervise similar projects, in Detroit, Chicago, even in South Africa. It is to be hoped that the Centre, strong in the traditions which he formed, will continue to prosper now that he has left it, and to find among the public the

TIMBER CLEARING IN SUMMER

A WOBBLING butterfly
Leads on through unexpected pastures,
Flips above yellow-thrashing limbs
Of surging bushes with crowded leaves
To the ragged temple where standing timber
Is columned blackly on the naked sky.
Now for a revel without hardware,
The waves of ground and flash of stump
Tangled with the wire of spruce trimmings.
Their auburn spines redolent and sun-dried.
Now for the message of the fern close to me
Without the tyranny of a combustion engine.
Here I have entered a million soft movements
Of heedless growth and earth-returning bark
Where my life with many lives
Is resting with a sigh.

Toronto

—ALAN CREIGHTON

support which it deserves. In the meantime, Mr. Lismore carries with him to his new post the best wishes of all Canadian art lovers. Though he is no longer among us, he will still be of us, and we may hope that his position will perhaps allow him to devote more time to his painting than he was able to do while attending to the urgent demands of the Centre; for to those familiar with his art, and the part he played in the formation of the Group of Seven, his enforced desertion of the brush for the podium seemed almost criminal. In any case, we may be sure that Mr. Lismore's value to Columbia and to art education in the States will be very great, while his appointment confers an honor on the Dominion.

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DEMOCRACY'S WEAKNESS

WE ARE, we think, about as devoted to the general principle of democracy as anybody in this Dominion of Canada. But we confess to a feeling of some regret that so many democracies, especially those which have no long experience of the difficulty and delicacy of international politics, insist on interfering with the diplomatic activities of their countries, as if the general mass of the electorate could possibly have the necessary knowledge or skill to improve upon the work done by their professional diplomats. That admirable thinker, Mr. Harold Nicolson, M.P., put his finger on this weakness in a recent number of the *Political Quarterly*, when he pointed out that democratic control over foreign policy "leads to slowness and irresponsibility." Slowness, because there is a time lag between the thinking of the diplomatist and the moment when his thoughts are accepted by public opinion. Irresponsibility, because there is a tendency for a democracy to forget, and refuse to be reminded of, the engagements into which it has entered. Mr. Nicolson cites example after example of both of these vices in the recent history of Great Britain; but he could have found twice as many in the history of Canada over a similar period of time, and the more important Canada becomes in the diplomatic world, the more serious are going to be the consequences of these vices.

The American has the advantage over us in this matter, in that it is constitutionally almost impossible for an American Government to commit itself to anything, so that even the most atrocious changes of front on the part of the American public do not involve any technical breach of faith. In Canada we have a system of responsible government, under which our elected representatives at Ottawa can—except as regards those matters concerning which the Privy Council has declared that they cannot—pledge the faith of the Dominion in such a way that the obligations thus accepted cannot be ignored without breaking faith. If it has seemed at times that Mr. King was anxious that Canada should be definitely committed to as little as possible, it may well be because he realizes that Canada, as a young and somewhat inexperienced democracy, is quite likely at some time, when they become embarrassing, to want to crawl out of even the obligations which she has definitely accepted.

• • •

Hurrah For New School!

(Continued from Page One)

either two or three blocks and you'll see a street that isn't much more than a lane—but that isn't your street. Your street runs into it at an angle, or if it doesn't it's somewhere near there—anybody'll tell you where it is."

We thank our informant and just as we swing away from the kerb, he shouts: "Say, did you say Hinckley Street?"

"No, Pilkey Street."

"Gosh, I'm sorry I thought you said Hinckley Street. I'm afraid I can't help you."

If the new curriculum can put the quietus on this type of direction-giver, paying our school tax won't be half as painful.

IN FUTURE, school children are to be encouraged to "attempt to write what would have been written by an explorer, or a pioneer, or an 'old-timer'."



CANADIAN PRODUCTS IN ENGLAND. A London bus with a sign drawing to the attention of Englishmen the gastronomic attractions of Canadian salmon. The sign is typical of the energetic campaign to popularize Canadian products being conducted under the direction of Canada House.

This looks like an excellent idea. We can imagine harassed teachers hereafter being refreshed by some such old-timer's recollection as this:

"By gum, Ontario never seen such a snowfall as last week when I was on my way to York. It began when I reached Montgomery's Tavern an' it got wuss an' wuss. It got dark soon after four o'clock an' by seven it was all Bob and Nancy could do to pull the sleigh. An' cold! My feet an' hands were like to frozen stiff. 'Bout nine o'clock I give up. I tied the horses to a post stickin' out of the snow, wrapped up in the buffalo robe, laid down in the snow, an' went to sleep. Well, durin' the night there come a big thaw an' when I woke up it was broad daylight, an' I was layin' right in the middle of York on Yonge Street with the snow almost gone an' Bob an' Nancy nowheres in sight. A lot of folks was standin' lookin' up at something, an' gosh all hemlock! when I follered their eyes if there wasn't my two horses an' sleigh a-hangin' from the spire of the Methodist Church."

Informal conversation, too, is to have a place in the new studies. "Deferring to the opinions of others" is to be taught. This will be fine if it does not raise a generation that will refuse to heckle at political meetings. We can't think of anything more

depressing than a political meeting without interrupters. On the other hand, the ultimate benefit to parliament and legislatures may well be incalculable. Within a generation it may reduce party wrangling by as much as ninety-five percent.

HAND in hand with the foregoing we find "practising the art of listening." We infer that the first step in practising this art will be to shut off either the radio or the conversation. That alone would more than justify the inclusion of the topic. With effective teaching and practice it should cut the Ontario indoor bedlam by at least fifty percent. (Other Provinces please copy).

Related to the two topics just discussed is "observing the amenities." This, we hope, will deal drastically with such practices as crunching hard candy or peanuts behind us in the movies, audibly sucking the teeth, powdering the face or combing the hair in public, beating time to the music with the feet, coughing or sneezing down our neck at the theatre or concert, practising on the cornet or saxophone anywhere at any time, eating soup with sound effects, and suddenly releasing a blast from a motor horn in the hollow of our back.

Here's to the new program of studies. It has our best wishes.

FROM WEEK TO WEEK

Ottawa's House of Lords

BY B. K. SANDWELL

NOTHING that has been said or published concerning Canada in the United States since President Taft made his famous "adjunct" reference has produced so powerful a political reaction in this country as is certain to be produced by the paragraph in the *Fortune* article on Canada in which the relationship between Big Business and the Canadian Senate is set forth in statistical terms. Canadians had almost forgotten—such is the pressure of the more urgent problems of these times—that they have been demanding for generations that the Senate shall be "reformed," and that every now and again they elect a Government whose avowed policy is to reform the Senate, and that it never does anything of the kind. But as it happens, we are now up against the problem of reforming the whole constitution, and while we are at it we might just as well reform the Senate along with the rest; and the *Fortune* article is calculated to make a great many Canadians think that the unreformed condition of the Senate has more to do with the general conditions which make them want to reform things than they have recently been supposing.

THE Senate when full, which it seldom is, because Governments like to have a few plums dangling on the tree to keep their supporters interested, consists of ninety-six members. The *Fortune* statisticians have discovered that forty-three of these are directors or officers in one or more (usually more) of the 154 companies which make up the aggregate of Canadian Big Business, and which possess assets (duplication excluded) of eight and a half billion dollars, or more than half of the total of all Canadian finance and industry. Now it is not suggested by *Fortune*, and I have no intention of suggesting myself, that these forty-three Senators are not, for the most part, men of exceptional ability, integrity, political astuteness, and public spirit. I am personally acquainted with most of them, and should find it difficult to say concerning any one of the forty-three that I know of any sound reasons why he should not be a Senator. But I do think I can see reasons, and I fancy that the majority of Canadians when the matter is brought to their attention will see reasons, why all forty-three of them should not be Senators at one time. They are only five short of constituting a solid half of the full Senate (and the Senate hardly ever is full). While they are far from young, they undoubtedly average better in health and mental and physical agility than the other members of the Senate, for the reason that a man is not kept on the boards of great corporations after he has become senile. For voting purposes, therefore, they may be regarded as amounting at any time to practically half of the Senate, and as being capable of dominating that body in regard to any question upon which they feel strongly and as a unit.

NOW I think nobody will deny that the directors and officers of great corporations form a somewhat special class in the body politic. Their total number in Canada probably does not exceed thousand or so. There certainly cannot be any other class in the community which is able to send four per cent or more of its membership to the Upper House of the Canadian Parliament. It is interesting to

predict therefore that in the process of reforming the constitution of Canada the structure of the Senate will come in for more critical consideration as a result of the *Fortune* article, and that a strong effort will be made to have its composition conform more closely to the pattern of the varying economic interests of the country at large. The Fathers of Confederation concerned themselves only about geographical representation. Public opinion during seventy years has busied itself mainly with the racial and religious affiliations of the Senators. It is possible that we have been overlooking some more important classifications. The truth of course is that we invariably think of an individual seat in the Senate as a reward for some deserving friend of the party in the right district, of the right religion, and of the right race, and never think of the composition of the Senate as a whole. We should repel with indignation the suggestion that a man should be a Senator because he has succeeded to the headship of a certain family, but we evidently do not mind his being one because he has succeeded to a seat on the board of a certain corporation. We are developing a species of House of Lords at Ottawa.

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THE EDITOR'S NOTE BOOK

ORD GREENWOOD, who was invested with the D.C.L. degree last week by the university which very nearly expelled him as a leader of student revolt forty-three years earlier, admitted to me after the ceremony that as he sat on the platform and listened to President Cody's eulogy his mind was full of thoughts of a dead comrade in that revolt. This was "Jimmy" Tucker, afterwards for two short time Assistant Editor of SATURDAY NIGHT — really editor, for those were the days when Owner-Editor Sheppard was often absent on long trips to Europe and elsewhere. Tucker, who was a born rebel, furnished the idea and the emotional drive of the 1895 student revolt at Toronto University, but it was Greenwood who made it effective by his oratory and political skill. If postmortem degrees were ever granted by universities, Tucker should have one from Toronto, for he never obtained even his B.A. there, being refused admission to his final exams for declining to apologize for certain articles in *Varsity*. He died at the age of thirty, before the rebels were restored to the aura of academic respectability. The hostility which they still met with around the turn of the century may have been among the less conscious reasons which induced Greenwood to make his career in England, and thus deprived Canada of an outstanding political leader and a highly probable Prime Minister.

Lord Greenwood, who has been over most of Canada on this trip, told me that in his opinion there has been a notable improvement in the quality of the writing on the editorial pages of the Canadian dailies and a corresponding decline in the news columns. I think he is right.

FEW British pictures are better known to the older part of the Canadian public than Millais' "North-West Passage," now on loan from the Tate Gallery to the Exhibition. It shows an ancient sea captain, with charts and instruments around him and his granddaughter at his knee; he is pondering on the problem of a sea passage from the Arctic to the Pacific. The historical connotations of the picture (painted in 1874) have faded today, but few can fail to be arrested by the strong countenance of the leading figure. Nor is this surprising, for it is that of a great romantic figure in nineteenth-century literature, the Cornish adventurer, Edward John Trelawny, in his youth a friend and companion of Byron and Shelley. He was 82 when he consented to pose for Millais at his cottage overlooking the sea in Sompting, Sussex. Fifty-one years previously, in June, 1822, he was with Byron awaiting Shelley at Spezia when the poet's little yacht "Ariel" foundered, and its crew were drowned. It was by his efforts that Shelley's body was recovered after many days and he, with Byron as spectator, arranged its cremation on the sea-shore. He retained until his death in 1881 a scar on his hand, gained in rescuing Shelley's heart from the flames.

The following year he was fighting with Byron for the liberation of Greece, and Byron succumbed to fever. Trelawny carried with him to the grave two bullets in his abdomen received in that campaign, but until over eighty was a hardy giant who bathed daily, winter and summer, in the sea. To the end he maintained that Shelley had been a victim of foul play. He wrote two famous books, "Recollections of a Younger Son" and "Recollections of Byron and Shelley," the latter an invaluable record.

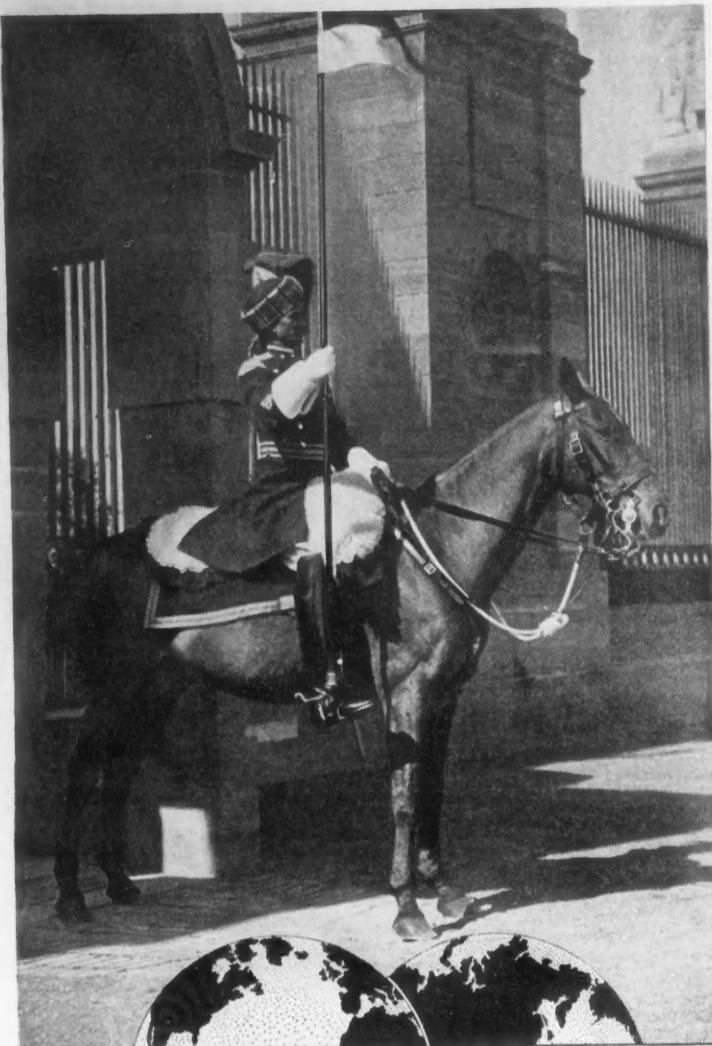
PHOTOGRAPH COMPETITION

NOT in several years have we had a better fortnight for the quality of the entries in the "General" class of our Photograph Competition than in the one that ended last Saturday. We write these notes before getting the plates from the photo-engravers, and we cannot be absolutely certain that they will succeed in reproducing all the pictorial values of the three notable landscapes which head the list; but the chances seem to be good, and all three of the photographic prints as they stand are of the most charming quality.

The first prize of Five Dollars goes to Mrs. Joyce Irvine, 540A Rosedale Crescent, Calgary, for "Mountain Grandeur," done with a Kodak No. 2 Diodak. It is the first time in our recollection that we have been able to award this prize for a print of the minimum dimensions of the Competition, namely four inches.

The next two prints are so similar in excellence that we have awarded two second prizes, one to G. M. Bodington, 1 Pollock Block, Prince Albert, Sask., for a Leica print called "Evening," taken in a mist near West Vancouver; and the other to Francis J. Wilson, 412-5th Street, Saskatoon, for a Graflex picture of "Harvest in Saskatchewan." One Honorable Mention goes to H. A. Carter, 45 Hillsdale Avenue East, Toronto, for a harvest scene in Ontario.

Prizes will be awarded today (September 10) in the "Special" class (action, character or dramatic interest) and will be announced next week. First prize in this class is Ten Dollars; second prize is Three Dollars and a copy of "Camera Conversations" by "Jay." Entries for either the "Special" or the "General" class will be received at any time, the classes being judged in alternate weeks. Prints should be at least four inches in their major measurement, and should be accompanied by data concerning the camera, aperture, exposure, film, etc. Only one entry from any one competitor will be considered for prize or Honorable Mention in one week.



'Mid Delhi's glittering pageantry —

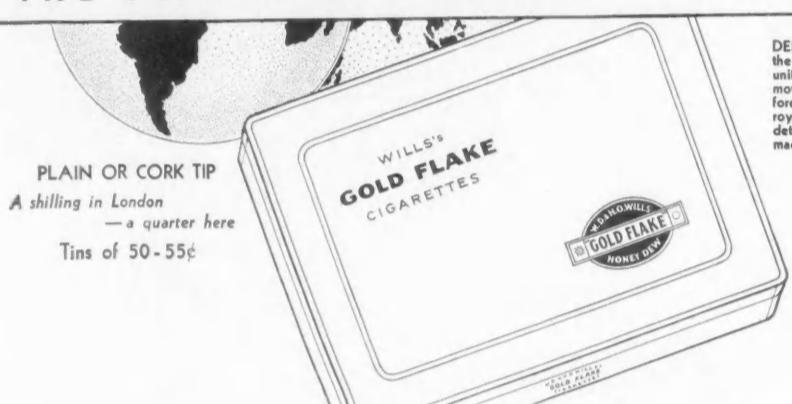
Scene of the Durbar at which Queen Victoria was proclaimed Empress of India, and of the Durbars which celebrated the accessions of King Edward VII and King George V, Delhi is a city of glittering pomp and pageantry.

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—History of Canada, August 29-September 5

FOR DUFF AND THE PARTY

OBITUARY

Bankhead, Mrs. Henry M., Ottawa, wife of the commercial attaché of the American Legation (57). **Beaubier**, David W., Brandon, Man., Conservative member of House of Commons for Brandon, organizer and lieut-colonel of 181st Batt. during war (74). **Boyd**, Rev. J. H., Toronto, Baptist minister, former field secretary of Baptist Home Mission Board of Ireland (73). **Browett**, Flora Maclean, Kingston, Ont., one of the first music teachers of Edward Johnson (94). **Bruce**, Mrs. Effie, Campbellton, N.B., former president of New Brunswick provincial W.C.T.U. (68). **Brydone-Jack**, Dr. W. D., Vancouver, physician, former coroner for Vancouver, Knight of Grace of the Order of St. John of Jerusalem (78). **Duncan**, William Alexander, Toronto, china importer, senior member of Copeland & Duncan. **Durie**, Corbet Locke, (K.C.), Saskatoon, widely known barrister (61). **Fillion**, Msgr. Phileas J., Quebec, former rector of Laval University (70). **Harding**, Commandant Edward N., Halifax, retired Salvation Army officer. **Henderson**, William, Toronto, former president Allied Printing Trades Council of Toronto (84). **Lambert**, Dr. Napoleon, Three Rivers, Que., former head of Three Rivers health bureau (69). **McArthur**, Fred J., Cobourg, Ont., former mayor of Cobourg, former Conservative member of Ontario Legislature for Northumberland (56). **Miller**, Rev. J. George, (D.D., F.R.G.S.), Tillsonburg, Ont., United Church minister, past president of Manitoba Conference of United Church, past president Ingersoll Chamber of Commerce, (62). **Parker**, Herbert C., Montreal, president and general manager H. C. Parker Reg'd shoe supply manufacturers (59). **Pratt**, Arthur, Temiskaming, noted "old-timer" of Northern Quebec, former lumberman, fire-ranger and mail carrier for Hudson's Bay Company (97). **Rivers**, Robert, Nainaimo, B.C., miner, musician, former president Nainaimo Silver Cornet Band (82). **Robert**, Harold Davies, Magog, Que., manager of converting operations for Dominion Textile Co. (55). **Savage**, Msgr. Edward, Moncton, N.B., pastor of St. Bernard's Roman Catholic Church (79). **Smith**, Edgar Maurice, Montreal, former president of Montreal Stock Exchange, member of firm of Smith, Fairbanks & Co., founder of Montreal curb market (68). **Swan**, Hamilton Lindsay, Vancouver, administrator of British Columbia provincial highway transport branch, former municipal engineer of Penticton (48). **Weldon**, Thomas A., Thorold, Ont., vice-president Provincial Paper Co. and director Interlake Tissue Mill (84). **Webster**, Henry Case, Toronto, former manager Queen and Yonge branch of Bank of Montreal (85). **Wilson**, John, Vankleek Hill, Ont., mayor of Vankleek Hill (67).

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ROMANCE IN THE 18th CENTURY. Norma Shearer and Tyrone Power in a scene from "Marie Antoinette."

THE FILM PARADE

Perukes and Minuets

BY MARY LOWREY ROSS

WELL "Marie Antoinette" is here at last and a fine big periwigged how it is. Perukes and minuets, fountains and arbors, acres of ballroom interiors and landscape gardening—it's all there and wonderful to look at. Professional understates will probably look down their noses at all this splendor and sigh for a touch of bare significant symbolism—but after all if a producer isn't allowed to be magnificent about the court of Versailles what is there left for him to be magnificent about? Historians, too, will probably point out that Metro-Goldwyn-Mayer have done a fine job of whitewashing on Marie Antoinette, over the primary rating supplied by Biographer Zweig, granting that, Norma Shearer's Marie Antoinette is still a fine achievement in its own right. Marie is a beauty and a charmer here, a little in Miss Shearer's earlier *Gay Divorcee* manner; but the characterization is skillfully modulated as the film progresses and the final tragically muted

TO TRACK DOWN HOPE

SPYING into a grain of wheat I found a world complete: Space, whirling suns; chance, change in patterns of strict law; Repulsion, attraction and the pull Of atom-star on star; infinitude Of littleness with marvelous forces packed; And hidden and a mystery, life's germ Exploding timed reply to sun and rain.

To track down hope
Reverse the telescope.

ELSA GIDLOW.

ON THE SANDS

HERE she has languished, nonchalantly nude, save where the silken halter, rainbow-hued, strains the breast; Brief-girt her amber limbs beneath the sun Have surged to sepia now the season's done. 9 shades distressed, Who frolicked here on other days than these, Involute in bloomed skirt. With knees In hose concealed: In cotton hose, impeccable and pure,— How could you know the indecorous allure Of flesh revealed!

IRENE CHAPMAN BENSON, Winnipeg, Man.

Figure, dazed beyond even the recognition of its tragedy is something to remember. That drawn, aged face under the wretched mob-cap is very much, one feels, the face that the artist David sketched hurriedly as he passed on the way to the guillotine.

"MARIE ANTOINETTE" runs for two and three quarter hours which is a long time to keep a restless movie audience in its seats. The triumph of the Metro-Goldwyn-Mayer production is that it holds up excellently as narrative almost from first to last. Elaborate as it is, the pageantry is never employed as a sort of stuffed club to keep the audi-



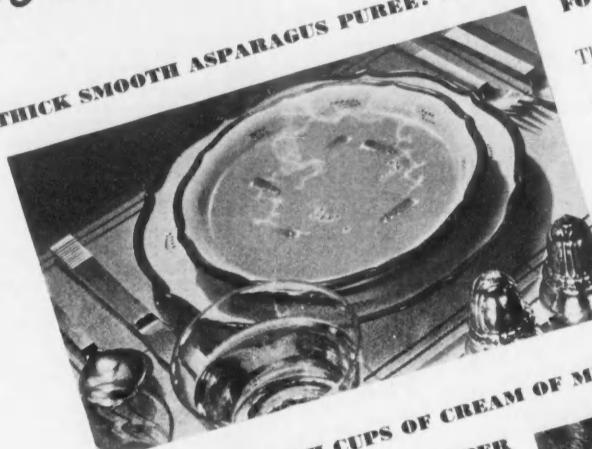
PAUL ALTHOUSE, the widely-known concert and operatic tenor who will be heard as guest artist at next Thursday's Promenade Symphony Concert.

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has abated nothing in his description of Marie Antoinette's bitter and dreadful fate. Since history is infinitely malleable, especially when it gets into the studios, he could easily have contrived a less sombre ending. Just consider, for instance a smash-hit finale showing Marie Antoinette rescued and safely stowed away in England by the Scarlet Pimpernel.

ROBERT TAYLOR'S producers never seem to get tired of pulling him up and re-laying him along grander lines—goodness knows why, unless it's to give work to the unemployed. Certainly his public has

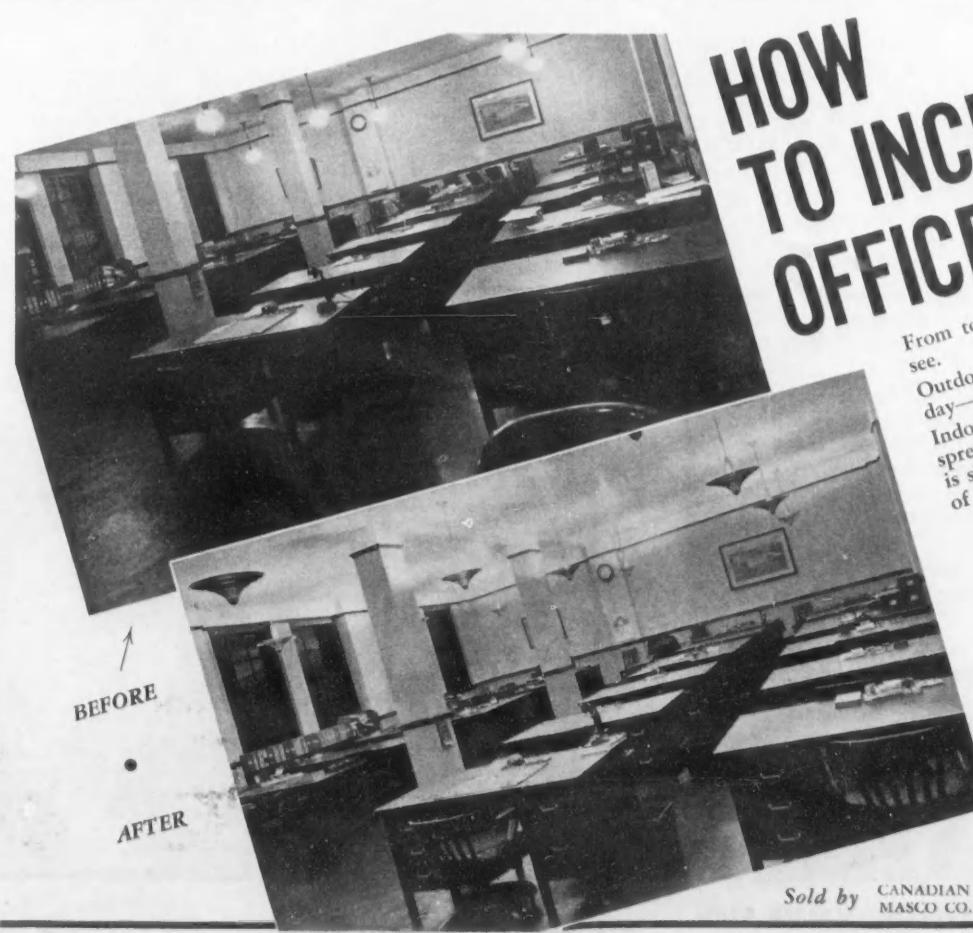
never needed encouraging, they've been wild about him from the first. In "The Crowd Roars" he is cast as contending light-weight champion of the world. The trainers and remodelers have taken no chances on his not looking or acting the part and Mr. Taylor to do him justice has co-operated with them heartily. I don't know what the experts will say about the Taylor ring technique, but it looked all right from where I sat. "The Crowd Roars" takes a thoroughly disapproving attitude toward the brutality and chicanery of big-time or Madison Square Gardens prize fighting. At the same time it profits

handsomely as melodrama by the violence and skulduggery it reveals. It's good screen fare on the whole, with lots of excitement for your lower nature, plus moral satisfaction to square off with.

FOR years and years I have been thinking that *Spawn of the North* was a heroic phrase meant to describe brawny Arctic-bitten adventurers. Actually it means just what it says. *Spawn of the North* are salmon which spawn in Alaska. The picture provides other educational surprises. For instance, when Alaskan fishermen want to break up an iceberg,

they sing "Mother Machree" to it. Tough icebergs, able to resist the verse and chorus collapse and come away in chunks at that final octave-leaping "ee." Try "Mother Machree" sometimes when you can't find the ice-pick.

As it turns out there are brawny Arctic-bitten young men in "Spawn of the North." They are Henry Fonda and George Raft, and with Dorothy Lamour and John Barrymore they form a competent, if unlikely cast. There's a remarkable seal, "Slicker" as well, city trained but like the rest of the performers perfectly at home in the sub-arctic.



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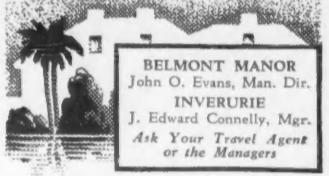
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THE BOOKSHELF

This is Ladies' Week

BY MARY LOWREY ROSS

IT SEEMS that the Honorary Treasurers of three separate and high-minded societies wrote to Mrs. Virginia Woolf asking for a subscription of a guinea apiece. The first request came from a society for the prevention of war and the preservation of civil and intellectual liberties; the second from an organization interested in the rebuilding of a women's college; the third from a group devoted to securing employment for professional women.

Before laying her three guineas on the line Mrs. Woolf, too high-minded herself to write off her obligations to society with a careless cheque, undertook the task of analyzing the three requests and their relationship to each other. Why should an educated man, Mrs. Woolf inquires, ask a woman her opinion on the prevention of war? What is the relation of men to war, or women to war, of men's education to women's education, and fundamentally of men to women?

In "Three Guineas" (Longmans, Green, \$2.25) she discusses all these questions, patiently, ironically, with elaborate references and careful fair-mindedness. Her argument circles but never wanders, alighting exactly in the end, holding forth its olive-branch. Women must be educated but not as men have been educated. Women must enter the professions as freely as men, but more disinterestedly than men. Women can best help men to prevent war by remaining outside men's organizations while co-operating with their aims.

This is of course the boldest possible statement of Mrs. Woolf's position. We must hasten to add that the author of "Three Guineas" is far too subtle, scrupulous and informed to fall into the old complacencies of sex.

If women are more disinterested than men, their disinterestedness is an imposed, not a native characteristic. For centuries they have watched the

opportunities, the emoluments, the power and the glory pass into the hands of their brothers. Their own opportunities for education and self-betterment have been swallowed up over the centuries in that bottomless purse which she refers to, borrowing from Thackeray, as "Arthur's Educational Fund." She suggests that they now take advantage of this enforced disinterestedness, remain poor, detached, chastened of ambition and free from "unreal loyalties." This is the only way they can meet and help to turn aside the traditional greed and competitiveness that have always led to war.

Modern women living in America may not be as fully persuaded as Mrs. Woolf that they are the inheritors of this painful but admirable disinterestedness. For one thing, the shadows of Papa Barrett, Papa Bronte, Mr. Jex-Blake and Mr. C. E. M. Joad have not fallen so blackly across their path. With all her intellectual clarity, Virginia Woolf writes as an Englishwoman speaking for the women of England. She says, putting the words into the mouth of the disinterested woman, the Outsider: "Our country has treated me as a slave; it has denied me education or any share in its possessions. . . . Our country denies me the right of protecting myself, forces me to pay others annually a very large sum to protect me and is so little able even so to protect me that Air Raid precautions are written on the wall. So if you insist on protecting me and our country let it be understood . . . that you are fighting to protect a sex-instinct which I cannot share."

Mrs. Woolf has inherited more than disinterestedness. She has inherited an ancient and justifiable grievance that never quite conceals itself behind the urbane and gracious movement of her prose. The patriarchal system,



VIRGINIA WOOLF
Author of "Three Guineas."

the caste system, the spire and glories of Oxford and Cambridge (paid for out of Arthur's Educational Fund) goad incessantly at her awareness. The masculine procession of generals, churchmen, judges and lord high chancellors passes constantly before her deplored, ironic gaze. She has, not without malice, enriched her text with photographs of great English dignitaries, wonderfully gotten up in their robes of office, and with quotations from the utterances, godlike or fretful, of Englishmen on Englishwomen. We can only thank God heartily that it is Englishwomen and not ourselves that must deal with Englishmen. The author of "Three Guineas" makes it very clear that they must do this first of all—by detachment, inattention, by forswearance of "unreal loyalties"—before turning their energies to the larger but scarcely less difficult task of preserving the peace and the civil and intellectual liberty of the world.

IT'S a far cry from the English young ladies of past centuries described by Mrs. Woolf—the dolorous governesses, repressed daughters, derided scholars—to the McKenney sisters, Ruth and Eileen, of Cleveland and New York.

The McKenney sisters grew up American plan and had a wonderful time doing it. Their bringing-up apparently was a combination of dreamy laissez-faire varied by intensive but short-lived periods of discipline. They had plenty of pocket-money—though never enough. They went to the movies when the movies were in their first raw vigor and parents still thought their little ones were much safer watching Pearl White dangling over cliffs than off somewhere dangling over cliffs themselves. They read Michael Arlen with fascinated innocence, trotted off in pigtails to see "The Captive" and babbled about Noel Coward in "The Vortex" to parents as innocent of modern dramaturgy as themselves. They grew up eventually and all along the way they had a series of such vivid adventures as can only happen to young people as beautifully unpressed as the McKenney girls.

Ruth McKenney has gathered up some of these experiences in the volume, "My Sister Eileen" (McLeod, \$2.25). There isn't any touch of Wind-in-the-Willows nostalgia in this brisk and exuberant account of the McKenney girlhood. The McKenneys were young—they still are—they were terrifically curious, one of them at least—Eileen—"very, very beautiful" and they both had any amount of that superb self-unconsciousness that will get a girl a lot further—at any rate in this country—than any amount of Old World poise. All their adventures are sensational, but I think my favorite is Ruth's encounter in 1930 with the nineteen old Empire Builder Winston Churchill.

"I suppose what with the passing of the years and all the girls he has met since, young Mr. Randolph Churchill, scion of the London Churchills, doesn't remember me," Miss McKenney says modestly in opening her story. If young Mr. Randolph Churchill doesn't he'll never be fit to write his own memoirs.

There is also the encounter of both sisters with the Brazilian Navy. And the episode, romantic and strangely un-tender, with the Georgian Prince Gregory, who was in love with a dairy-farm. "It's all true," the author assures us in a foreword, "no matter how terrible." The reader will have little difficulty in taking her word for it. The extraordinary experiences so cheerfully sketched in "My Sister Eileen" could easily have happened to the McKenney girls. But they could scarcely have happened to anybody else in the world.

MARGARET HALSEY, author of "With Malice Towards Some" (Musson, \$2.25) might be the slightly older sister of the McKenney girls. Her adventures are more sedate than theirs but her fancy is just as lively and her eye quite as merciless. She is the wife of an American professor and the two spent a year in England where Mr. Halsey went on an exchange professorship. While Mr. Halsey taught, Mrs. Halsey busied herself with her diary in which she reflected on the

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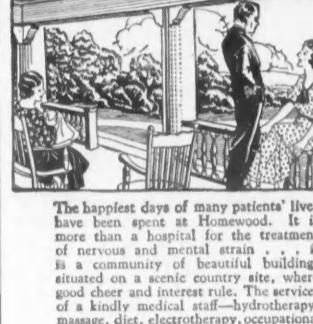
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Write Harvey Clare, M.D., Medical Superintendent, Homewood Sanitarium, Guelph, Ont.

English climate, landscape, food, houses, clothes, etc., and quietly polished off the English gentry. When she finished her diary she evidently decided that it was too good to keep—which it was—and sent it to her publisher. "With Malice Towards Some" is the result.

Mrs. Halsey has an exuberant talent for malice and in England she found plenty of uses for it. English society as she encountered it bored, taunted and exasperated her by turns. So as soon as possible she hastened back to her diary and set down those vivid retellings which help to support the spirit even when they come too late. They didn't of course always come too late. When a caller remarked in parting that she wouldn't have taken Mrs. Halsey for an American at all, Mrs. Halsey replied wildly, "It doesn't show when I have my clothes on. But you ought to see my back." And when an Oxford man told her benignly that he rather liked Americans, Mrs. Halsey, shaken out of her good manners, retorted crisply, "You don't like them at all. But you think it doesn't hurt to play with them if you wash your hands afterwards."

This course is Mrs. Halsey caught off guard and not quite at her best. She is wonderfully at her best when she reflects on English domestic arrangements: "They (English hostesses) run off their dinners with a

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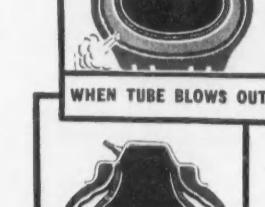
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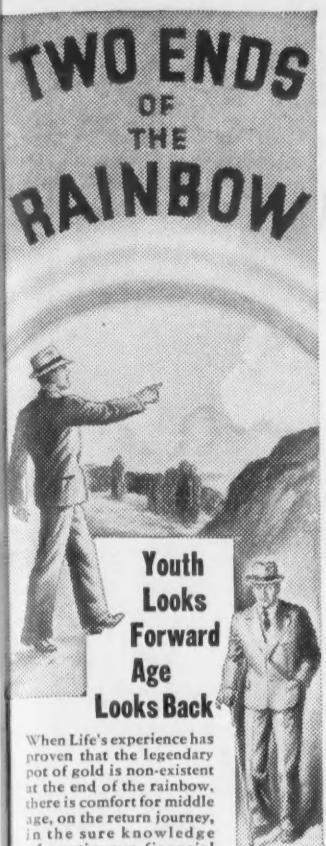
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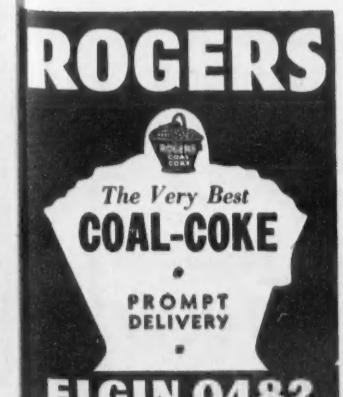
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satin-smooth suavity which makes American hostesses look like victims of St. Vitus dance, and they have brought their maids to such a state of acquiescent obedience that they can ring a bell and with absolute certainty that it will be done, order Smithers to go down to the lily pond and feed herself to the carp." Or when she describes a certain type of English novelist—"those gentle, misty-eyed, pipe-smoking artists in whose dog-cart-infested pages nothing ever happens exactly but always 'somehow.' Or when she impales English dinner conversation: "Listening to Britons dining out is like watching people play first rate tennis with imaginary balls."

Mrs. Halsey places her own shots with deadly intention and accuracy. While she finds much to admire in England and is a great deal more kindly towards the lower class than to the group that she describes with conscious American vulgarity as "gents and gentesses," her book isn't likely to give much pleasure to Anglophiles generally. But it is so loaded—sometimes overloaded—with wit, and so wickedly alive with observation that it is sure to be read extensively on both sides of the Atlantic. Mrs. Halsey should do wonderfully well with her little flyer in international bad will. As Mae West ingeniously remarked, "Keep a diary and it will keep you."

The Peggy Bacon drawings which accompany the text are lively and derisive and supplement rather than illustrate Mrs. Halsey's observations.

FICTION FINDINGS

BY W. S. MILNE

"The Fishmans," by H. W. Katz. Macmillan. \$2.75.

"Rebecca," by Daphne Du Maurier. Ryerson. \$2.50.

THE Heinrich Heine Prize is awarded by a group of exiled German writers now in France, and "The Fishmans" won for its author this recognition. It is a first novel, obviously autobiographical, and obviously designed as one of a chain, for it deals only with the hero's childhood. It presents graphically and simply a series of pictures, rather than a story, and out of the sum of these pictures emerges something that is more than a story. In its lyrical feeling, in its restraint, in its selectiveness, "The Fishmans" becomes a document of the oppressed, not of the Jew merely, but of all who suffer from the ignorance and prejudice of their fellowmen. The little Galician Jewish family, fairly prosperous, but living precariously in the memory of persecutions endured, pogroms survived, is caught up in the Russian advance of 1914. Yossel, young husband of Leah, and father of the child Jacob, whose story it is, has gone to America, to make a safe home for his wife and children. When the war comes, he returns to find that he must now be a soldier, and when he reaches his village, it is as an Austrian private on the heels of retreating Russians. Their house is in ruins, and the family gone.

The family have fled westward, to enlightened Germany, suffering much on the road, but sustained by pride of race, and a conviction that it is the lot of their people to be rejected of men, although chosen of God. Yossel and Leah are at length united, but Leah is dying, and to his boy Yossel is a stranger. He has to return to the front, and little Jacob and his brother are put into a "home." It is not comfortable reading, but there is a tender pathos and beauty in it that redeems it.

GRANDDAUGHTER of the creator of "Trilby," and daughter of a celebrated English actor whose memory has been preserved in a brand of cigarettes as well as by her own biography of him, Daphne Du Maurier is well on the way to fame in her own right. "Rebecca" is a remarkable novel in many ways. It is remarkable first because its chief character, Rebecca herself, has been dead for some months before the story opens, although like Caesar she is "mighty yet." Secondly, because it is written in a mellow, finished style that has remarkable power to evoke moods of beauty, foreboding and terror. Miss Du Maurier's English is a continual delight to anyone sensitive to artistry in language. In the third place, it is remarkable because, if it were not for the serious craftsmanship displayed throughout, it might be described as a clever literary hoax (as far as its plot is concerned.)

Miss Du Maurier creates a mood of brooding and threatening horror, somewhat as De la Mare does in "Seaton's Aunt," and supports it by admirable characterization, particularly of Mrs. Danvers, the witch-like housekeeper at Manderley. Manderley itself, a great country house in the west of England, becomes a character, hauntingly beautiful and menacing. So far, so good. The story concerns itself with the unsuccessful attempt of a young, shy, inexperienced girl to take the place of Rebecca, the first Mrs. De Winter, as hostess of Manderley. Then the story, thus far psychological, with tragic and pathetic overtones, falls head over heels, and becomes, half-way through the book, a murder-thriller, though with con-

BOOK OF THE WEEK

An Old Racial Problem

BY WILLSON WOODSIDE

"YOU certainly are in a tough spot here!" an American journalist was recently moved to commiserate with Dr. Benes. "We have been in 'tough spot' for a thousand years," calmly replied the Czechoslovak President. Elizabeth Wiskemann's book, "Czechs and Germans" (\$4.00) fastens these thousand years between 299 sweeping and fascinating, and at the same time authoritative and objective pages. Bringing the story down to April of this year, it is the best guide to the Czech-German question which this reviewer has seen.

Here the Czechs are presented in everyday dress, without the halo which many writers, in their sympathy for the long Czech fight for independence, their admiration for the work of Masaryk and their resentment against Nazi Germany's attempt to steamroller over the little republic, have draped over them. Miss Wiskemann does not hesitate to admit that "the profound and bitter disappointment experienced by the Czechs in their years of struggle to wring concessions out of the Hapsburgs, developed in the mass of the nation—and very genuine idealists among them—a certain chauvinistic intransigence."

And one gets quite a new view of the Sudeten Germans. In our experience hardly more than pawns in Hitler's hand, they appear in the days of the Empire as a highly politically conscious group, powerful in their own right, sometimes dominating Austrian affairs and always the most aggressive and Pan-German of the Germans of Austria.

Reading the story of the struggle between these two peoples within the Bohemian bowl, one is forced again and again to remark how old are the issues and the crises which have paraded daily across the front pages of our newspapers this late summer of 1938. Sixty and seventy years ago the Hapsburgs toyed with the idea of a "general settlement" of the Czech question; Sudeten Germans demanded the administrative demarcation of their territory; Czechs insisted on the unity of the Bohemian provinces.

FIFTY years ago moderate Sudeten Germans and Czechs sought, and arrived at, a compromise agreement, only to see it rejected by intransigent radicals, as it seems the Hodza offer will be—only that time the intransigents

siderably more substance than most of that sort. We are compelled to revise, or rather to reverse, our estimate of some of the chief characters; the pace quickens; a body is discovered; there is an inquest, a blackmailer, a midnight car-race, alarms and excursions. It is excellently done, and perhaps the last part carries the reader along better than the first, but it is a bit bewildering. Nevertheless, "Rebecca" is highly recommended as a good piece of writing, one that will stick in the memory.



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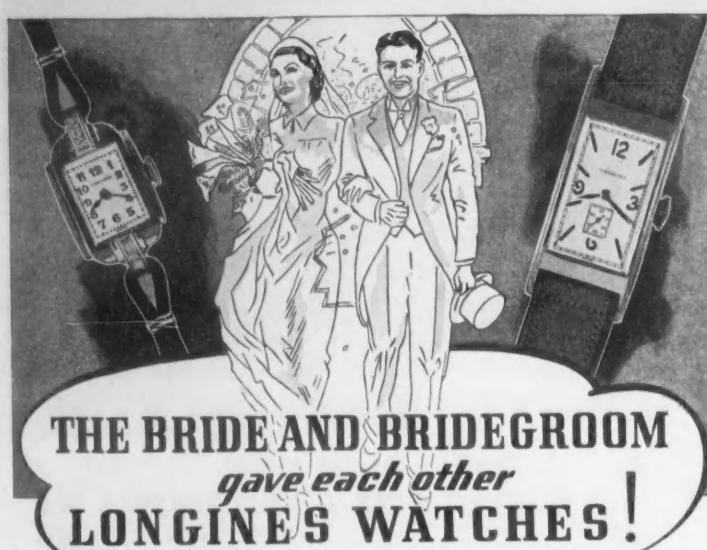
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MUSICAL EVENTS

Radio, The King-Maker

BY HECTOR CHARLESWORTH

A DECADE ago singers who had attained celebrity were very timorous about radio. They feared that it would destroy the concert business, and that if they lent their services to the new medium, those who heard them over the air, would not bother coming to see them on the platform. For these reasons the Metropolitan Opera House at one time had a rule against its artists singing in front of microphones. Time has shown that these prophecies were grotesquely out of focus. Today the greatest advertisement a singer can achieve, the most certain assurance of large audiences when he appears in public, lies in fame as a radio singer.

If anyone desired proof of this, it was to be found in the appearance of the tenor James Melton at last week's Promenade Symphony concert in Varsity Arena. The audience numbered nearly eight thousand persons, some of whom were sitting at his very feet. Most of his auditors were young and in a worshipful mood. Mr. Melton had had the additional advertisement of a few not very important appearances in motion pictures, and apart from a very fine tenor voice is endowed with what is known as "personality plus." After a considerable experience in a school which is apt to make singers hard-boiled, he retains the naivete and good humor of a college cheer-leader. He is a very dark young man of vast physique; but he is so well-knit and graceful that he does not lumber when he walks. He enters and exits with the lightness of a girl.

Mr. Melton began singing as a college boy in the Southern States. He was one of the old "Roxy Gang" and then became tenor of that admirable and popular radio quartet "The Revellers." His training in the arts of popular appeal has therefore been intensive, and none of the English Music Hall stars of bygone days—not even Harry Lauder—knew more about the tricks of handling a large audience. However it must not be assumed that Mr. Melton's vocal training has been rough-and-tumble. He is a pupil of the famous operatic baritone Gaetano de Luca, and at need reveals considerable artistic fitness. His voice has a charming lyric quality, and sufficient substance to enable him to sing such an aria as Puccini's "E Lucevan le Stelle" with satisfying distinction. Compared with tenors like Edmond Clement or the negro, Roland Hayes, his rendering of "Le Rêve" from Massenet's "Manon" was deficient in delicacy and dream-like quality. These numbers were sung with requisite dignity; as was Rachmaninoff's beautiful lyric "In the Silence of the Night."

Then Mr. Melton cast formality aside and became once more the singer of the old Roxy days. Other singers can sing operatic "gems" as well or better than he, but he is quite unapproachable as an interpreter of American folk song. His nonchalant but exquisitely liquid and light-hearted rendering of the Louisiana negro lyric "Lindy Lou" was indescribably charming; and so was his singing with interpolated patter of the infectious song "Mamma's Little Baby Loves Short'nig Bread." Many other singers render these numbers, but none can approach Mr. Melton in charm and raciness. I enjoyed his violation of concert conventions; but I would not advise other singers to copy him. They would need a personality like his to get away with it.

The orchestral program was not symphonic in the larger sense, but most of the numbers selected by Reginald Stewart were of distinguished quality. It was good to hear once more Mendelssohn's Overture to Victor Hugo's stirring romantic drama "Ruy Blas." It is tuneful and impressive, and never cheap; perhaps because Mendelssohn was not a man of the theatre, and was untouched by the influences which make many romantic overtures of the same period sound meretricious today. The orchestra gave a smooth and fervent rendering to the old

and most effective number with band accompaniment was a Bach Chorale, "Break Forth O Beautiful Heavenly Light." Later came better known numbers which roused the enthusiasm of the crowd, like "Drink to Me Only with Thine Eyes."

The spokesman at the official luncheon at which many musicians were guests was Sir Ernest MacMillan, who made a cogent appeal for public support of music. He took as his text a speech in one of Moliere's comedies in which the poet suggested that as a step toward universal peace everyone should be taught music. While he did not think Moliere intended that his words should be taken too seriously he had seen many more impractical peace plans suggested. Sir Ernest offered an obiter dictum (which might not be confirmed by concert managers and operatic directors) "It is difficult to quarrel with a man after singing with him."

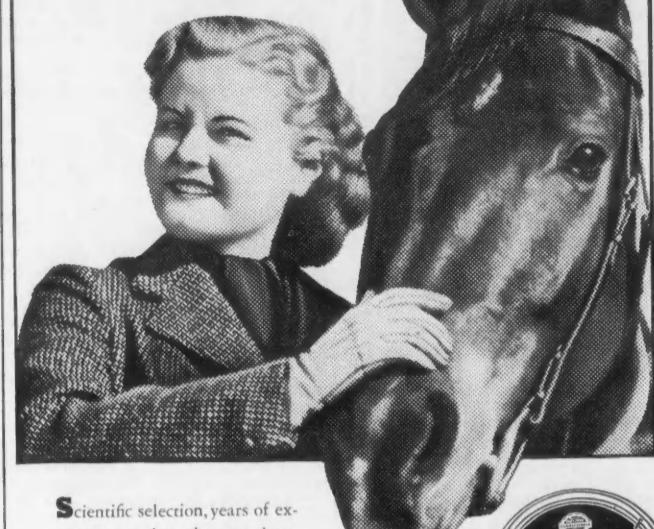
One of the most interesting parts

of his speech was his allusion to the Western Musical Festivals in which he had heard choirs and individuals drawn from communities of many national origins, each contributing something of their own to Canada's national life, while at the same time coming in contact with the Canadian mentality. He held that the guidance of Canada's musical life, was not merely a matter of individual taste but of notable public importance.



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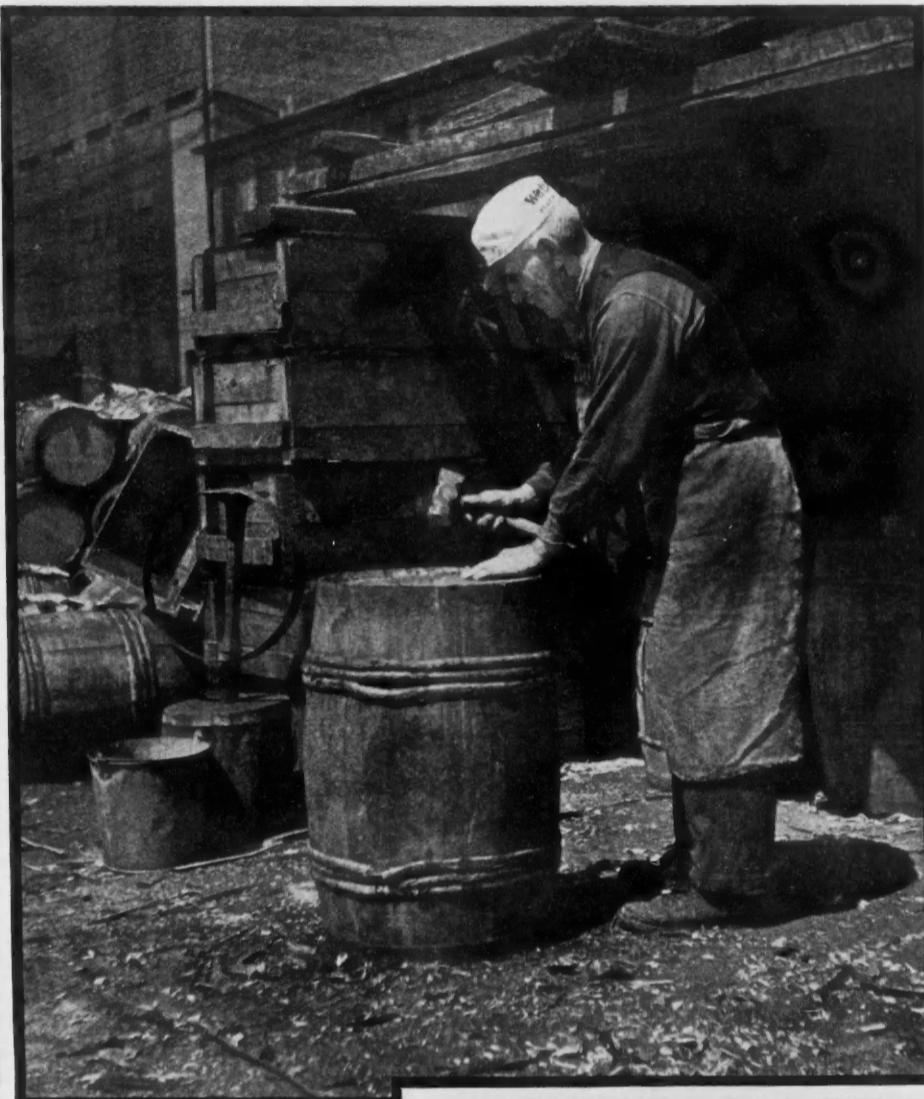
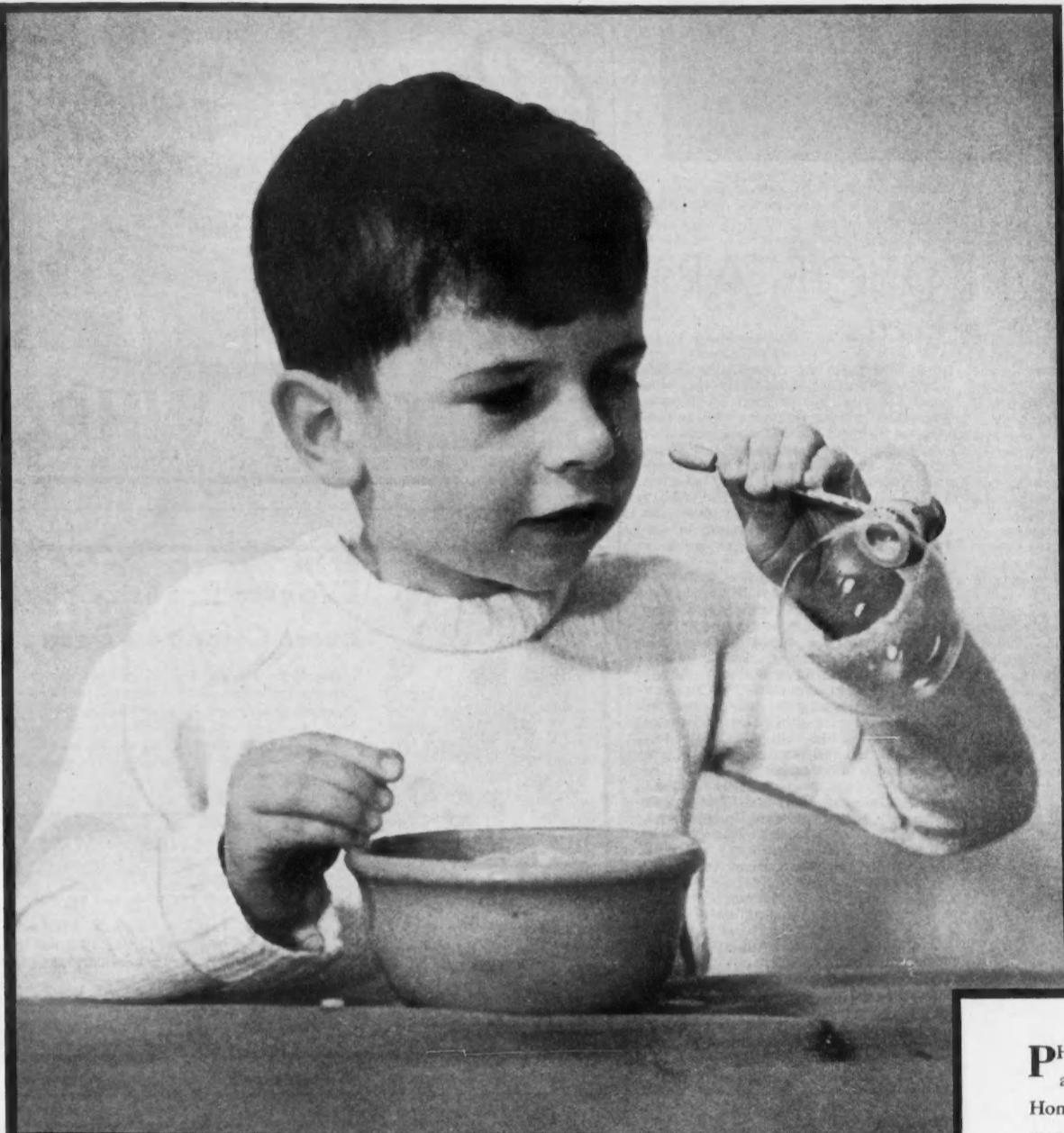
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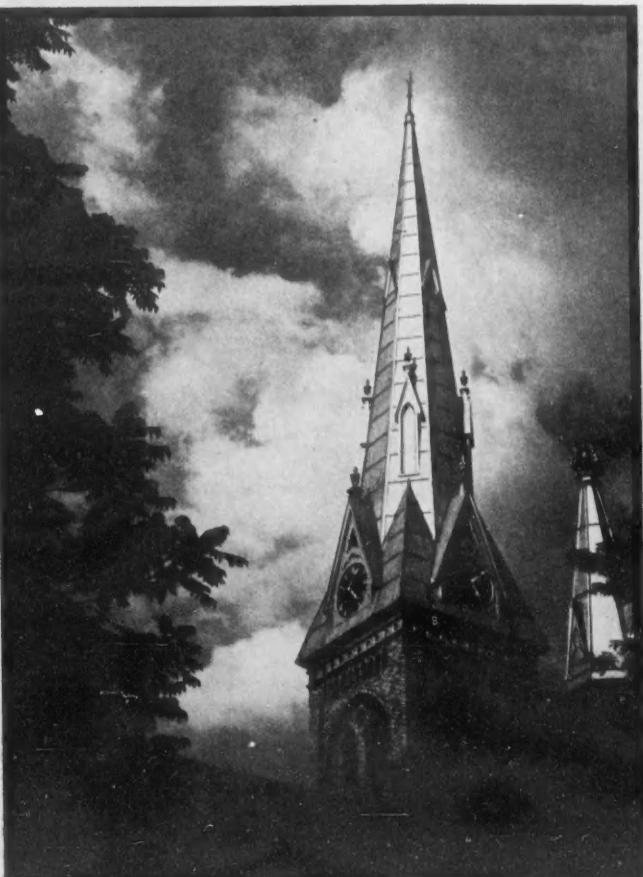
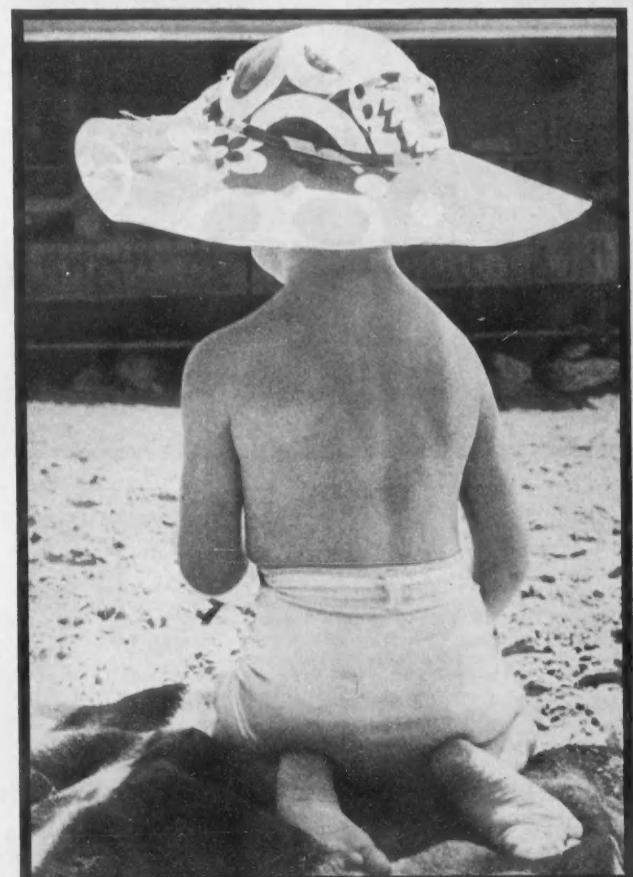
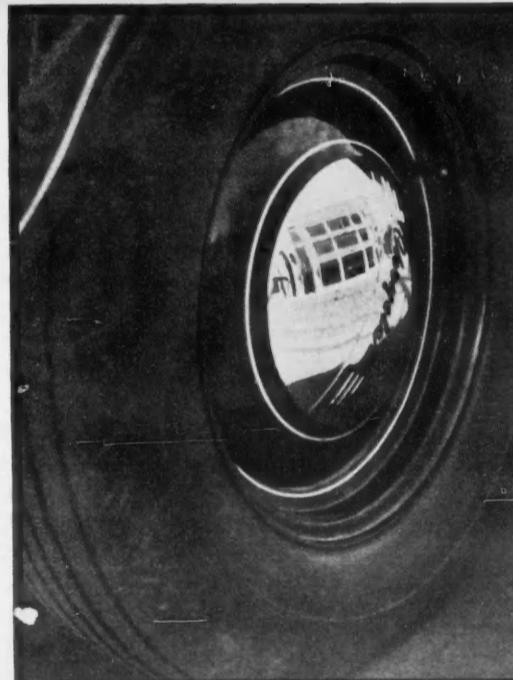
PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, SEPTEMBER 10, 1938

VARIETY IS THE SPICE OF PICTORIALISM



PHOTOGRAPHS on this page are among those which have received Honorable Mention awards in the Summer Photograph Competition. *Upper left*, "Concentration," by Gordon M. Tranter, 3048 First St. W., Calgary. *Upper right*, "The End of a Fish Story," (taken on a Halifax fish wharf) by Miss Cory Taylor, 55 Glen Road, Toronto. *Middle left*, "Peace on Earth," by E. R. White, 80 King St. W., Toronto. *Middle right*, "Reflection," by Marguerite Lloyd, 30 St. Joseph St., Toronto. *Lower left*, "Mushroom, Best Home-Grown Variety," by A. Wurtele, Goderich, Ont. *Centre*, "Silver Sentinel," by E. T. Hamilton, Wallaceburg, Ont. *Lower right*, "Contemplation," by Mrs. G. M. Bodington, 1 Pollock Block, Prince Albert, Sask.





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TRAVELERS

Mrs. W. A. Landry and her son Peter, of Montreal, have sailed by the Ausonia for England. They are accompanied by Mrs. Landry's mother, Mrs. A. E. Dymant, of Toronto.

Mr. and Mrs. Murray R. Chipman, have returned to Montreal from spending some time in Nova Scotia.

where they visited Mr. and Mrs. E. J. Hallett, of Oakville, at their summer house in Chester, and were the guests of Mrs. Chipman's brother-in-law and sister, Major and Mrs. R. E. Balders, in Halifax.

Mrs. George D. Huband and her daughter, Miss Ann Blaiklock, of Montreal, have sailed by the Ausonia for England, where Miss Blaiklock will spend the winter at school.



"A BLOOMSBURY FAMILY," by Sir William Orpen, R.A., one of the most charming paintings in the British section of the Art Gallery at the Canadian National Exhibition.

THE WORLD OF ART

BY H. G. KETTLE

LAST week I dealt solely with the surrealist-room at the C.N.E. These notes will be mainly concerned with the British section, and I shall not comment in any detail on the Canadian painting since probably ninety per cent of the work shown has been exhibited elsewhere during the winter, and will be familiar to most gallery goers. The British section is a fair sample of development from the Pre-Raphaelites to present-day academy artists, that is roughly from 1850. I say academy artists since there is no work by such painters as Stanley Spencer, Duncan Grant, Mark Gertler, Paul Nash, Matthew Smith, Christopher Wood, Ben Nicholson, Henry Wadsworth or Frances Hodgkins. This is a pity since those familiar with modern painting will probably find too much that is just unexciting and dull, but on the other hand anyone suddenly confronted with Sir Edwin Abbey, Spencer, Lord Leighton, and Wadsworth cheek by jowl might reasonably suppose it to be just a hangover from the surrealist-room! The difficulties of getting together an exhibition of this kind that will be thoroughly representative, both popular and good and moreover that will hang well, must be enormous.

To me this section was primarily interesting as a review of a period and in this respect the paintings might well have been more adequately dated. A date seldom harms and frequently provides further interest. The Pre-Raphaelites are represented by Ford Maddox Brown with the "Coat of Many Colors" which I imagine to have been painted about 1850-60. Brown was never actually one of the Brotherhood but encouraged and actively supported the movement. He is particularly interesting as one of the few English painters of that time familiar with Continental art movements, being born in Calais and having come into contact with the Davidian classicists, and the modern romantic school of Gericault and Delacroix. In Rome in 1845 he had met those two queer Germans, Cornelius and Overbeck who lived monastically in cells, prepared for their work by prayer and fasting, and headed a group called Nazarites who looked back to Perugino and the young Raphael. On his return to England the following year he had come independently to the same conclusions as Rossetti and Hunt. Rossetti was particularly attracted by one of Brown's paintings and became a pupil of his for some months. In this painting I fancy there are traces of Delacroix. Sir John Everett Millais (1829-96) is represented by "N. W. Passage," probably a late work. Although one of the original Brotherhood this painting shows him in his later popular but spiritually impoverished story-telling period. Sir Edwin Abbey ("O Mistress mine where are you roaming"), another story-teller brings us to the sentimental stage, while Lord Leighton revives Greek and Roman classical subject matter. The Bath of Psyche and the Abbey are two nauseating works. One can only be thankful there is no Alma-Tadema.

NOW we begin to see the influence of the New English Art Club and the Slade, two institutions whose members practically dominated English Painting for many years. Sir George Clausen, one of the early members of the Club, is represented by the "Girl at the Gate 1889" painted in his first-manner under the influence of Miller and Bastien-Lepage and before his adoption of Impressionism. William Strang reflects the arrival of draughtsmanship, inspired by the new director of the Slade, Alphonse Legros. This again is an early work before he changed his palette for that of Manet. Sir William Orpen, another brilliant Slade pupil has what to me is one of the most delightful paintings in the whole show, "A Bloomsbury Family." It is painted in amazing detail, yet it is so much a unit. Its stageyness the portrait of the woman at the back and the Velasquez-looking child in the foreground are charming. Johns—Slade again—is not so well represented, but then Johns' are not easy to borrow. Wilson Steer, one of the founder members of the New English Art Club with decidedly French sympathies shows well his own peculiar vitality, almost a combination of Impressionism and of Turner and Constable.

Finally there are one or two other groups. The landscapes of Arnesby Brown, Watson, Nicholls and Hall continue the English landscape tradition expressing a quiet, possessive and passive attitude which while never profoundly moving can be deeply satisfying. Bateman and Fleetwood Walker seem to be typical of another group of fine draughtsmen, but rather cold and static. Maybe it is the modern version of the Pre-Raphaelite tradition but personally I would prefer a "Comotion" in the Bull-Ring as painted by Seurat (vide the "Circus"), Eugene Higgins or Delacroix. The semi-humorous character study group which includes Belcher is represented by "At the Jolly Sailor" (T. C. Dugdale) and finally in the portrait class there is a very lively and dashing portrait of Leslie Howard by Eves and the appropriate head of Grey Owl by Sir John Lavery. These strike me as



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A SURREALIST HORSE in bright-colored wools adorns the front of this light-hearted campus frock in town green. Covered buttons inside metal rings are another intriguing detail, while the jersey-like "Biburtex" fabric itself is interesting. Note too, the very high, flat waists.

—Photograph courtesy the Robert Simpson Company, Limited.



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the main pegs on which this exhibition has been hung and Messrs. Haines and Palmer may be congratulated on doing a difficult job very well.

MOST people will probably look at the British painting before the Canadian, and will find the step from one room to the other very interesting. There is in the Canadian section not the same level of technical competence, nothing like the same preoccupation with drawing but on the other hand one has the impression of more liveliness and of quicker reactions, as Pearl McCarthy has said, of more speed. The Canadian landscape is too big and undomesticated to be possessed comfortably. The artist is still exploring and gets

far more excited over his landscape than the Englishman, although this excitement occasionally prevents him from getting below the surface. One feels that the artist so quickly responds to pattern and rhythm that he sometimes forces his landscape into a preconceived mould, and the result is a certain thinness, a lack of an emotional quality which was rarely absent from the early works of the Group of Seven.

TRAVELERS

Colonel and Mrs. K. R. Marshall, have returned to Toronto, after summing up at "Lowfields," Dunbarton.

Mrs. Dudley Dawson has returned to Toronto from a trip to the Pacific Coast.

—London Letter

THE SCIENTISTS REPORT

London, Aug. 22

SOME three thousand members of the British Association turned up at Cambridge last week, complete with learned reports, tailed coats, golf-clubs, wives unless, of course, with the absence of mind characteristic of great scientists, they should have forgotten part of them. But not the wives, let us hope! After all, somebody must look after the poor old dears, or you'd have them arriving at meetings in top-hats and ploughs. They might even wander into "pubs"—you know, while working out some problem of polymorphism, or nuclear physics, or something light and jolly like that.

Ever since its foundation back in 1831 the British Association has been meat for the jokersmiths. Even Charles Dickens took a crack at it. He called it the "Mudfog Association for the Advancement of Everything." As a matter of fact, except for the "Mudfog" part of it, Dickens was just about right. An association "for the advancement of everything" is very nearly what it is. That is why it is a joke. That is also why it is probably the most important and useful organization of the kind in the world, and why the accounts of its meetings get thousands of columns of space in the Press of the country.

What the B.A. does is to bring together eminent representatives of

from its learned top-hat, if that seems more respectful—it was at a B.A. meeting in 1888 that Herz's theory of "radio waves" was first described. And at a similar meeting in 1894 Oliver Lodge gave the very first demonstration of "wireless."

You may or may not think that this was an entirely good thing, seeing some of the uses to which it has since been put, but no one can deny that it was an announcement of the highest importance, whose consequences and development are having a profound influence on the whole life of the world. Anyway, you can't very well blame either Herz or Lodge. It was their business to make discoveries, not to worry about the social or other consequences they might have.

This last reflection may seem a singularly flat and obvious truism, and yet it is significant that Lord Rayleigh should have thought it necessary to devote part of his presidential address at this year's meeting to a defence of scientists against the blame for the horrors of modern warfare. There are people, even fairly intelligent people, who insist on laying that dreadful little monster on their doorstep. No scientists, they argue, no raiding aeroplanes, no incendiary bombs, no poison-gases.

You might as well blame manufacturers of razors because occasionally one is used to cut a throat. But in a world as worried and frightened as

scientific theory and practical application get fused together, comes the announcement of the discovery by the Italian inventor, Commendatore Salerni, of a new clutchless, gearless, turbine-driven motor-transmission system.

The claims made for it are justified—and the B.A. is a place where caution and under-statement are the rule—then the car of the almost immediate future is going to be a very different thing in its working parts from the car of the present day. The industry, in fact, is due for a major revolution.

Incidentally, how annoyed Mussolini must be that the announcement of this invention by an Italian scientist should be made at a meeting in one of the effete, bloated, decadent "plutocracies," and not by a representative of the strong, young, conquering—by himself, for instance! If Salerni is wise, he'll stay away from Rome for a while.

—Photograph by Pearl Freeman.

UP IN SCOTLAND a very interesting decision has just been handed down by Lord Stevenson at the Court of Session in Edinburgh, a decision interesting to everyone who has ever dipped—and what sort of person would be satisfied only with that?—into the most delightful of all biographies, Boswell's "Johnson." The decision affects the ownership of the Boswell manuscripts, which were found just about seven years ago in an old box in Fettercairn House, Kincardineshire. They had been lost for nearly 150 years.

Boswell died in 1795—worn out by debauchery, as unamiable critics have suggested. But probably all it means is that "Boozy" was fond of his booze, and also of pretty ladies, as he himself has more or less frankly confessed. It was an age tolerant of such little lapses. Victoria and the sterner social moralities were still a long way off.

Some ten years earlier Boswell had made his will in London, naming one Sir William Forbes as his executor, and specifying particularly what was to be done with his papers and diaries. These were supposed to be at Auchincleek, his ancestral home. They disappeared, however, and were never seen again until they were found at Fettercairn, which was Boswell's house. Presumably that careful executor had taken possession of them and simply let them lie there. He may have disapproved of poor "Boozy's" toadings to the literary and social elect in London, as a good many austere Scots did—and still do.

Such a collection, containing 's it does more than a hundred of Johnson's letters, is obviously very valuable—at least to the sort of person who collects that sort of thing. No less than three claimants turned up. One was Lord Talbot de Malahide, as the son of one of Boswell's great-granddaughters—or rather Colonel Isham, of New York, a famous collector of Boswelliana, to whom he had assigned his rights. Another was the Cumberland Infirmary—odd as it may seem!—under the will of Mrs. Julia Mounsey, another great-granddaughter. And the third was Lord Clinton, the descendant and presumable heir of that cautious executor, Sir William Forbes. He has been questioning.

TO THE casual layman Lord Clinton's claim would hardly seem a very valid one, even though the papers were actually found in his house. And so, in fact, the Court of Session decided. Lord Clinton lost. The manuscripts have been assigned to Lord Talbot and the Infirmary. This probably means that Colonel Isham will get the lot, being that sort of determined collector. It is not likely that the Infirmary will be any more anxious to keep them than Lord Talbot apparently was.

What happens to the manuscripts is not really of much importance. Those among them that may be of any literary value will, no doubt, be published in due course. They will probably come out in a large, handsome, learned, and very expensive volume—which hardly anyone will read.

The real interest of the case lies in the attention it has focussed once more on the strange and fascinating personality of the callow young Scotch lawyer, who came to London in his



MISS HELEN BAGOT of Toronto, eldest daughter of Mr. and Mrs. Cecil Villiers Bagot of London, England, and great-niece of Sir Charles Bagot, former Governor-General of Canada. Miss Bagot returns in September from England to Toronto where she is a member of the staff of Branksome Hall.

—Photograph by Pearl Freeman.

early twenties, toadied with unsubbable patience for long years to the "Great Cham" and his circle, and then wrote the finest biography in all the history of literature. He has been called a pretentious imbecile, a conceited puppy, but whatever eminent and snooty critics like Macaulay may say, it was no imbecile and no puppy that wrote "The Life of Samuel Johnson."

RADIO DIARY

BY CLARISSA DUFF

TUESDAY: Imitation may be the sincerest form of flattery, but it is a mistaken policy when applied to radio programs. The value of a new idea lies in its freshness and originality. After this idea has been adapted to the requirements of one program after another it is no longer a novelty and is in danger of becoming a bore.

Take, for example, the broadcasts in which members of the audience are asked to answer questions of all kinds from the names of their favorite movie stars to their system of personal ethics. Whoever first thought of the quiz radio program should be highly commended for discovering such a simple and inexpensive way of amusing the listener; but it seems to me that this particular form of entertainment is showing distinct signs of wear. It may be that I am suffering from an inferiority complex because no master of ceremonies has invited me to step up to the microphone and spell "imbroglio" or tell the name of a river in the United States beginning with "M." But I have an idea that my reaction to radio features of this kind is little different from that of the majority of listeners. In my case the final touch of boredom is supplied by the announcer who invariably repeats (minus the "er's and "er's) every word said by the persons he has been questioning.

ANOTHER overworked idea is that of the serial drama. If it is to be effective, talking on the air should be interspersed with plenty of music—if for no other reason than that it gives the listener time to forget, until tomorrow, the tribulations of the So-and-So Family and get up to date with Marianna Motedgrange, who, it is safe to say, is either rushing headlong into peril or else just emerging from it in order to get into another scrape within the next few hours.

Musical programs are the trumps of radio and in my opinion it is an excellent idea to follow the old whist rule whenever there is any doubt as to the best lead. One of the most useful trumps in the hand of the producer is the quarter hour of organ music. Everybody likes the organ on the air; it comes through beautifully and provides a pleasant accompaniment to almost any household activity.

THURSDAY: It is to be hoped that with a new radio season close at hand the Canadian Broadcasting Corporation will put forth a determined effort to win the friendship of the radio audience in this country. Until the C.B.C. faces broadcasting conditions as they really are instead of as the C.B.C. thinks they should be it is not likely that the Canadian people will be at all satisfied with public service broadcasting.

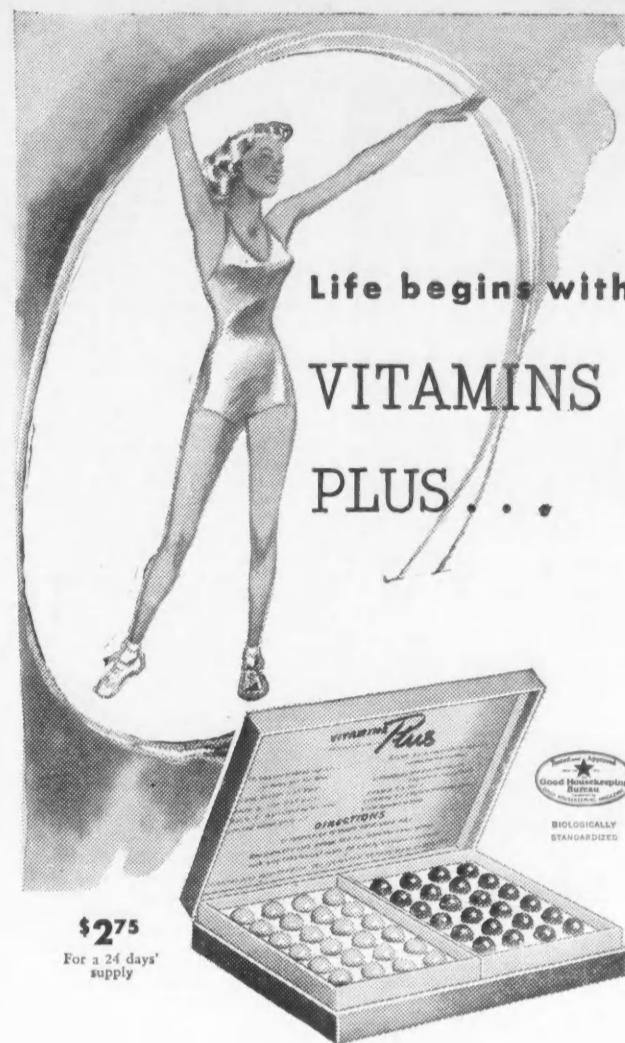
The truth of the matter is that we take our ideas on radio entertainment from the United States. Consequently the C.B.C., if it wishes to please Canadians, should adopt the American policy of building up programs around the personalities of announcers, orchestra leaders, dramatic groups, singers of all kinds, comedians (if any can be found) and speakers. In the United States the announcer plays an important part on the air. He reaches out a friendly hand to listeners, making them feel that this is a pleasant get-together between the public and the artists, whose only wish is to please their fans. Thereupon the gratified listeners prepare to enjoy what has been prepared for their enjoyment by their pals in the studio.

The powers that be in American radio have evidently made an exhaustive study of such factors as mass suggestion and audience reaction. They recognize the value of "human interest" stories about headliners in the world of radio. They also remember that one of the simplest methods of arousing enthusiasm among human beings is to ask for advice even if the inquirers have no intention of taking it.

TRAVELERS

Mr. Paul Nanton has sailed from New York for England.

Mr. and Mrs. W. H. Cawthra, who for three months have been traveling in England, Budapest and Switzerland, have returned to Toronto.



MRS. RONALD BROWN, formerly Miss Dorothy Ida Howe, only daughter of Mr. and Mrs. W. M. Howe of Calgary, with her quartet of attendants. From left to right: Miss Margaret Williams, Miss Elizabeth Stewart, the bride, Miss Ruth Peacock and Miss Betty Neithal. Mr. Brown is the second son of Mr. and Mrs. R. A. Brown of Calgary.

—Photograph by Nest.

every branch of science, so that they may report to one another on the year's progress in their particular line, and may also get into close touch with people working along different but related lines. And there is probably no line of scientific research which doesn't somewhere or other touch almost every other line.

Such an interchange of ideas and experience is obviously of the highest importance. But what is even more important—at least from the point of view of the general public—is that the B.A. establishes a most valuable link between science and the practical, workaday life of the nation.

The learned geese lay all sorts of eggs—most of them, perhaps, only fit for other learned geese to sit on and brood—but some of the eggs are of gold, good, solid, mintable gold. There is thus every reason why the public generally—at least the more intelligent part of it—turns an attentive ear to the honks and cacklings that go on in loud and steady chorus at these annual meetings. They frequently announce important news, important to everybody.

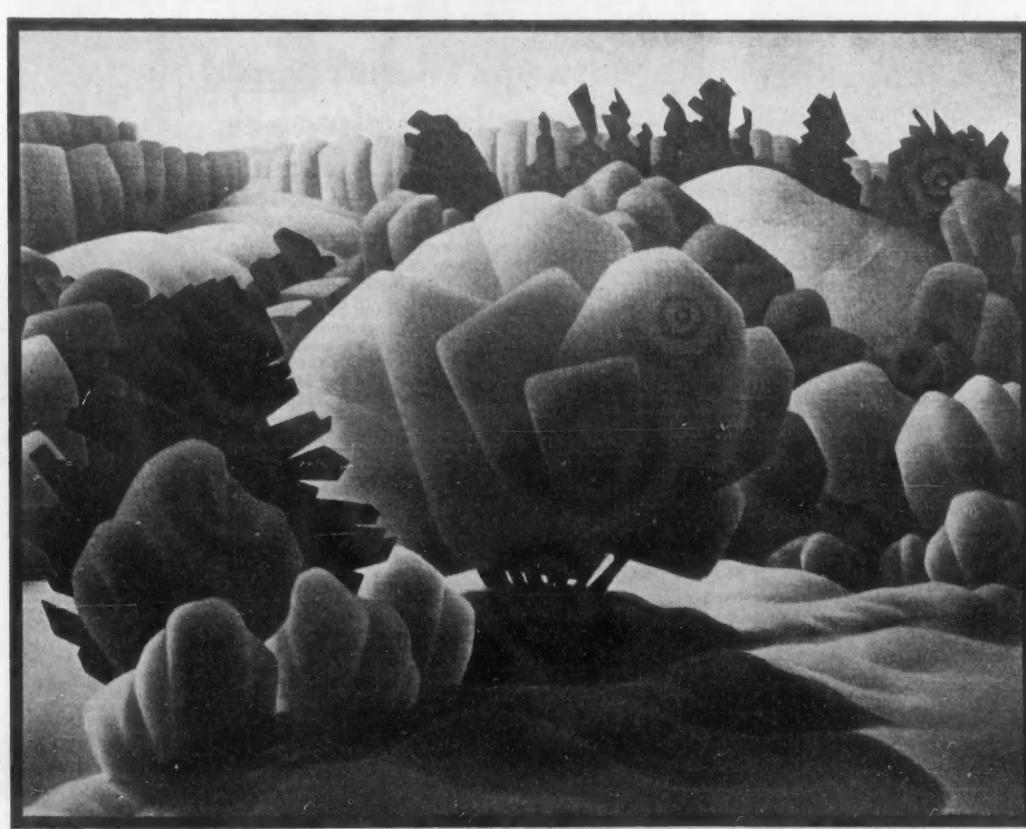
AS AN INSTANCE of the sort of chick that sometimes comes out of the British Association's eggs—or the sort of rabbit that it produces

this one it is perhaps too much to expect that people should be entirely reasonable on this particular subject—especially when they spend part of their time running around in a gas-mask as part of their training in anti-air-raid precautions. Gas-masks don't encourage clear and calm thinking.

ONE paper read at this year's meeting, which has aroused general interest and discussion—chiefly, I suppose, because it has considerable bearing on war-time emergencies—presents the scheme of John M. Keynes, the famous economist, for turning Great Britain into a sort of warehouse for the products of the Empire, storing them free of charge, and perhaps even paying a certain amount in advance on them.

The advantages of such a plan in war-time are too obvious to need stressing. But what the effect would be on the markets of peace—or semi-peace, which is as near as we seem to get to it nowadays—as to that, let the economists fight it out! Keynes says it would be a stabilizing influence. To which a number of other eminent economists reply, "Stabilizing—my foot!"

And now, as a further reminder of the great importance of the British Association as a sort of hot-spot where



"SPRING FOLIAGE," by Lawren Harris, Jr., in the Canadian section of the Art Gallery at the Canadian National Exhibition.

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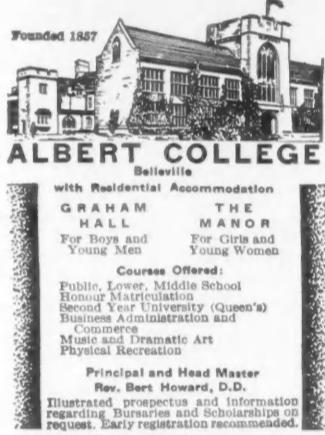
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THE DRESSING TABLE

BY ISABEL MORGAN



MRS. GEORGE MORGAN, the former Miss Patricia Cashman, whose marriage took place in Toronto this summer.

—Photograph by Ashley & Crippen.

putting ravishing undertones in this blended powder to make the face glow above the glowing new colors. A touch of purple mascara to the lashes, a subtle shading of the lids with eye-shadow—mauve for daytime, silver mauve for evening—and there's your brand new and completely lovely face!

BIJOUTERIE from the recent openings in Paris:

Jewelled buttons on wool frocks.... Diamante and colored sequins.... A bracelet chataelaine in gold and multi-colored stones.... Golden flowers that cover half the ears.... Dog collars in diamonds.... A necklace worn across the forehead.... A long waist-length diamond necklace with lavalliere.... Brilliant tiaras.... New collar necklaces with new pendant ideas of which rubies and emeralds are the first choice.... All the Paris jewellers show gold, much of which is being worn in the daytime.... Many of these pieces are large floral modern interpretations.... Hair is up, hence pendant earrings and necklaces are much worn.... Four diamond clips fasten a wool coat.... Wool dresses wear huge diamond flower sprays at the neck.... London jewellers are receiving requests for tiaras made of Georgian floral sprays.... A gold sunburst is used as a lapel ornament by Creed.... At Alix' opening there were several deep corset belts, including one resembling a removable corded black corset, with old-fashioned metal hooks.

TRAVELERS

Mr. and Mrs. Murray Ballantyne of Montreal have sailed to spend two months abroad.

Dr. and Mrs. Frank R. Scott have returned to Toronto after a vacation spent at St. Andrews-by-the-Sea.

Mrs. D. V. Robertson of Toronto who has been spending the summer with her father-in-law, Mr. A. W. Robertson, at his summer house at

the Seigniory Club, has returned to Toronto. Mrs. Robertson who is a keen golfer, won the President's prize at the Club when she defeated Mrs. G. E. Hackney of New York City.

Right Honorable Sir Lyman P. Duff, Chief Justice of Canada, has returned to Ottawa from Vancouver, where he attended the Canadian Association meeting.

Mr. Gordon Perry, who has been in Saratoga for the races, has returned to Toronto.

Mr. Justice A. Rives Hall and Miss Bessie Hall, have returned to Montreal by the Duchess of Bedford from England and Ireland, where they spent the summer. They had the honor of being presented to Their Majesties and Queen Mary at the afternoon party at Buckingham Palace on July 21.

Mr. and Mrs. Barry German and Miss Jill and Master Tony German, who spent the summer at McGregor Lake, have returned to Ottawa.

Mr. and Mrs. Leigh McCarthy of Toronto, have sailed to spend six weeks in England and Europe.

Mr. and Mrs. N. L. Nathanson have returned to Toronto after spending several months in England and on the Continent.

Mr. and Mrs. F. J. Crawford of Toronto, are in Vancouver, where they are the guests of General and Mrs. A. D. McRae at their residence, "Hycroft."

Mr. and Mrs. J. G. R. McLernon of Montreal, have sailed for England by the Empress of Britain and will return on September 17 by the same boat.

Mrs. W. B. Gilmour has returned to Montreal from Kennebunk Beach, Maine, where she was at the Atlantic Hotel for several weeks.

The Right Rev. Philip Carrington, Lord Bishop of Quebec, and Mrs. Carrington, have returned to Quebec from Gaspé.

Major and Mrs. Harry Wood, Harvard Ave., Montreal, are visiting friends in Toronto.

SUITCASE SIMPSON'S RECOVERY

—by Fontaine Fox



It is lack of "bulk" in the diet that so often causes common constipation! And "bulk" doesn't mean the amount you eat—but a kind of food that supplies the soft, "bulky" mass you need to aid elimination. Kellogg's All-Bran supplies both this needed "bulk" and the intestinal-tonic vitamin, B. Eat it every day, drink plenty of water, and join the "regulars"! Made by Kellogg in London, Ont.

KELLOGG'S ALL-BRAN

The Natural Laxative Cereal



"Perhaps 'Monel' would have been cheaper!"

DON'T LOOK NOW, but when you have time make a mental note of the things stored in your basement. Are they impervious to water? Is your winter underwear guaranteed not to shrink? Will the colours in your wife's clothes defy the persistent liquid?

A leaking hot water tank can play the merry dickens with trunks and things. Much better to have an economical "MONEL" Hot Water Tank that won't leak—that's guaranteed for 20 years, and will last a lifetime. A "MONEL" Tank can't rust—it keeps the water always clear and free from rust clouds—saving time and extra work. It won't leak and spoil your storage. And—because it outlasts a number of cheap tanks—it's the most logical tank to buy. Any good plumber will advise "MONEL" Hot Water Tanks. Talk to your plumber about them.



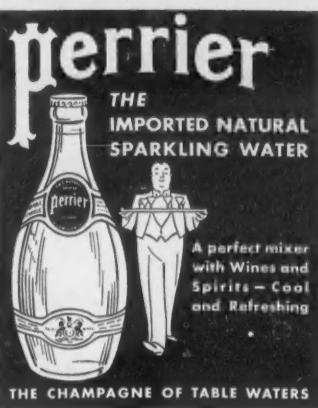
"Monel"
HOT
WATER TANKS



MRS. BRICE EVANS of Toronto, in the garden of her grandparents, Mr. and Mrs. Alfred J. Andrews of Winnipeg. Mrs. Evans is the former Daphne Allen, daughter of Mr. and Mrs. K. C. Allen of Calgary.

—Photograph of Cyril Jessop.

WHITEHEAD METAL PRODUCTS CO. OF CANADA LIMITED, 25 King St. W., Toronto
A Subsidiary of
THE INTERNATIONAL NICKEL COMPANY OF CANADA LIMITED



BERMUDA—WEST INDIES
REDUCED RATES
for Autumn Voyages on the "Lady" Liners

From MONTREAL
via the Mighty St. Lawrence

BERMUDA
11 DAYS - from \$105.00

Sept. 28, Oct. 12 and 26, Nov. 9

Travel on to JAMAICA!
14 extra days for an additional \$76. 2 visits at Nassau, en route, and 2½ days at Jamaica with hotel accommodation. 6080 miles for \$181.

From BOSTON
(from Halifax 2 days earlier)

DOMINICA
BRITISH WEST INDIES

16 DAYS - from \$157.00

Oct. 8-22; Nov. 5-19; Dec. 3-17-31

For a very little more money you can almost double your time "away" by taking a complete "30-day Round Voyage". Notice these low additional costs: BARBADOS from \$56. extra during October or \$84. extra during Nov., Dec.; TRINIDAD from \$62. extra; BRITISH GUIANA from \$57. extra.

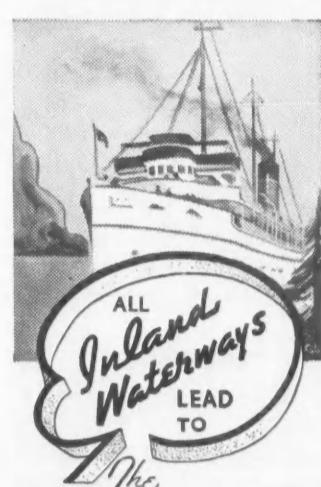
Above rates on All-Expense Plan, include shore accommodation where necessary. Sightseeing excursions with launch transportation at small additional cost.

For further information, illustrated booklets and details of attractive accommodations.

See Your TRAVEL AGENT To-day!

CANADIAN NATIONAL STEAMSHIPS

Room 101, 6 King St. W., Toronto



MOUNT ROYAL HOTEL

You are coming to Montreal? In search of an unhurried vacation — happy way of travelling, you have perhaps chosen one of the many inland scenic waterway routes of the Canada Steamship Lines by lake and river. In contrast with the difficulties of the early pioneer navigators, you enjoy the utmost travel luxury and comfort aboard your ship. Your ship leads you toward Montreal. Of course you will be stopping at the Mount Royal Hotel!

J. ALDERIC RAYMOND
President
VERNON G. CARDY
Vice-President & Managing Director.



FIFTY PER CENT OFF

BY BERNICE COFFEY

HERE, clerk! clerk! clerk! Will you serve me, please? You're not a clerk? Then why don't you wear a hat? That's your business is it? Well let me tell you—the nerve! Oh clerk! clerk! will you —. You're busy with five other customers, are you? Well, I must say it's too bad Gordon's couldn't have a staff large enough to wait on customers when they advertise a sale.

Will you stop pushing? No, you can't have these dresses until I've tried them on. I don't care if I have taken practically every size sixteen on the rack. I'm going to hang on to them until I've tried them. Stop pulling! You are not going to have them. Over my dead body you will! From your looks you're more likely to find something in the Out-Sizes, anyway. Is that so? If I had hips like yours I wouldn't be able to keep my face straight when I looked in a mirror. If you don't stop pulling, so help me I'll—oh clerk, clerk! At last, and about time too. I want to try these on. Yes, all of them.

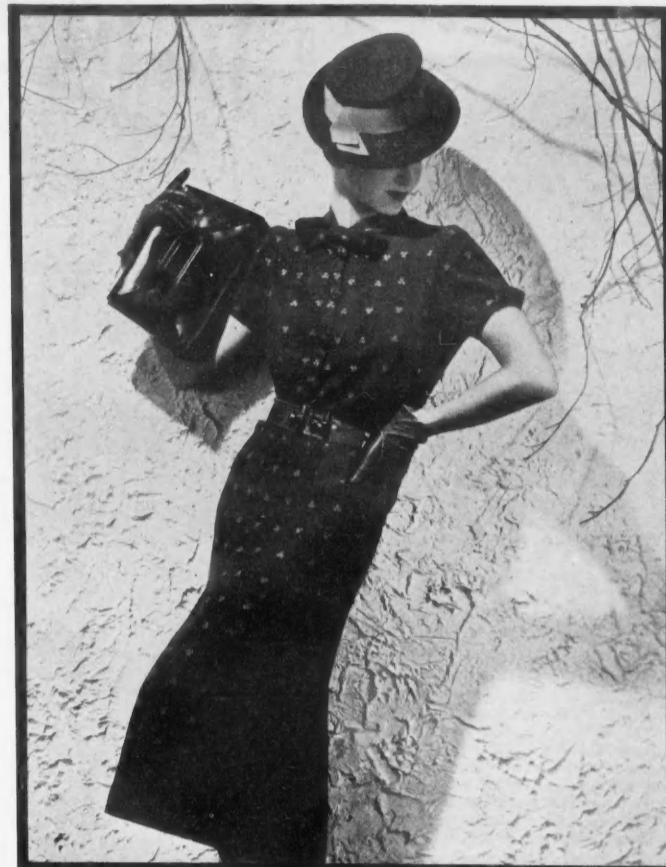
Phew! what a relief to get in here away from the mob. I'm sure I must be bruised black and blue. Those women are absolute tigresses. Good heavens, look at me—hat over one eye and clothes almost torn off my back. I'm a sight. You know, I usually can't bear sales but I do need one or two little dresses to fill in. Then fifty per cent off—well it does sound inviting. There! I've got my dress off. At least what's left of it.

Now, let me see. The blue one first, I think.

Help! I can't breathe. Help! I'm suffocating. For heaven's sake pull it down, will you? Whew! Look at my hair, it's a wreck. That's right. Pull it down over the hips. Hm-m-m. They must be making the sizes smaller this season. More likely though they've skimped on the material. Why, as a rule, I can get into a size sixteen and walk right away in it without any alterations. Let me try on that print thing.

Sweet, isn't it? Careful of my hair now. Oops! There go a couple of buttons. Just goes to show they don't bother to put decent workmanship into things any more. Get them sold, and they should worry if they fall apart five minutes later. Um-m-m. Not bad but there's something wrong with the shoulders. They pull. Look at that wrinkle across the back—see? And besides the dress doesn't do anything for me. Oh I know all about the drapery across the top being the newest thing—I read all the magazines. But it just doesn't do anything for me. Hand me that grey thing with the handkerchief thingummies down the front. Ca-re-f-u-l, there. Oh lord, didn't I tell you to be careful. I thought so a seam! Well, that's that. I certainly won't buy a dress that's damaged. Help me take it off. Now the white one over there.

Isn't it a pet? Oh I simply can't wait to try it. What did you say? You have this style in the larger sizes? What of it? I want to buy a dress not a tent. Do I mind if you put the dresses I've already tried back in stock? I certainly do. How do you expect me to choose a dress when it's not here? Now for the white dress. Oh the sweet thing, I'm sure it's going to be exactly what I want. Damm, that tight neckline



VIYELLA EMBROIDERED with a clover leaf design in a contrasting color is used by Schiaparelli for this new autumn dress. The neat patch pockets, tied collar and leather belt with its amusing rabbit clasps, are points of interest.

—From Our Jewel Box

No. 6—THE SAPPHIRE

BY MARIAN STRANGE

THE colors of the sapphire suit well a perfect day in September, the month for which it is the birthstone. This gem, which most of us think of in the varying hues of blue, may almost run the gamut of the spectra. All of the numerous colors constituting the gem varieties of the mineral corundum are known as sapphire with the exception of red. The red variety is ruby. Sapphires other than blue are all known as fancy sapphires. Because the source of all fancy varieties was formerly the Orient, names such as "Oriental Topaz," "Oriental Amethyst," "Oriental Chrysolite," and "Oriental Emerald," have been used by jewellers for them. Scientists consider these terms deceptive and misleading. This practice has unquestionably robbed the sapphire of much of its glory and interest and does not add to the desirability of the other stones. That variety known as the "cornflower" blue is the most highly prized. "Cashmere Sapphire" is the term given to the velvety cornflower blue color, described as having a "softened" appearance. The finer specimens of this color are scarce. The "Burma" sapphire has a fine "rich" blue, darker in artificial light. The "Ceylon" sapphires are usually light blue to purplish blue, generally clear and brilliant. "Montana" sapphires are electric blue. "Australian" sapphires are usually dense, inky blue, often almost black under artificial light, and have a greenish cast, when held to the light. These terms are used in the gem trade and refer to grades and not necessarily to the locality in which they are found.

The sapphire is said to be the symbol of truth and constancy. Tradition tells us that it was upon a sapphire that the Ten Commandments were engraved. The Persians believed that the earth rested on a great sapphire of which the reflection gave color to the sky. It is known as the celestial stone. Star sapphires, together with the star rubies, are known as asterias, and have superstitions of their own. As the stone is moved a living star appears. The three cross bars, which form this star of six rays, represent faith, hope and charity. Oriental tradition reveals it as a guiding gem, warding off ill omens and bringing good fortune to its owner even after the gem has passed from his possession. Sir Richard Burton, famous explorer of the last century, and translator of the Arabian Nights, owned a large star sapphire which he considered his talisman because it brought good horses and prompt attention wherever he went. The reward for such attention was a view of the stone. The Orientals believed that good luck was sure to follow.

J. Pierpont Morgan purchased and presented to the American Museum of Natural History in New York, the sapphire asteria known as the "Star of India." It is most remarkable for both size and perfection of star. It weighs 563 carats.

The principal source of star sapphires is Ceylon. They are found in colors varying from a pronounced blue to pale grey. Probably because the star is as a result of the inclusions which they contain, asterias are never perfectly transparent. The more distinct the star appears under a direct light, the more valuable the stone.

Ceylon is also the principal source of fancy colored sapphires, although many have been found in Montana. Quantities are also found in Ceylon, Australia, Burma, and Montana. The supply from Cashmere in Upper India is almost exhausted.

Sapphires are most beautiful and durable stones, because they are exceptionally brilliant, very hard, and do not fracture easily.

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THE SOCIAL WORLD

BY BERNICE COFFEY

FOLLOWING the special convocation held on the afternoon of Friday, September 2, when the honorary degree of Doctor of Laws was conferred on the Right Honorable Viscount Greenwood, a garden party was held in the University College quadrangle. The guests were received by Right Honorable Sir William Mulock, President and Mrs. H. J. Cody, Viscount and Lady Greenwood, and Mr. J. L. Grogan, President of the Alumni Association.

Tea was served from a large marquee, and the table was effectively decorated with colorful gladioli. Among those present at the garden party were:

Hon. Deborah Greenwood, Hon. Eric Greenwood, Viscount Finlay of London, England; Hon. Dr. Herbert A. Bruce and Mrs. Bruce, Sir Joseph Flavelle, Professor D. R. Keys, Dr. and Mrs. E. F. Burton, Mrs. Wallace Barrett, Miss Barrett, Mrs. H. D. Warren, Mr. and Mrs. Horace Hunter Dr. and Mrs. W. A. Kirkwood, Dr. A. D. A. Mason, Mr. A. C. Clark, Chancellor and Mrs. Wallace, Dr. Beatty, Mr. Sidney Hermant, Mr. and Mrs.

William Mowbray, Mr. and Mrs. E. A. Macdonald, Dr. Gilchrist, Miss Patterson, Mr. and Mrs. Donald Mulholland, Dr. and Mrs. H. B. Anderson, Principal and Mrs. Wallace, Dr. and Mrs. Wallace Scott, Mr. and Mrs. A. L. Fleming, Miss Armstrong, and many others.

THE Dean of Edinburgh (the Very Rev. William Perry) officiated on August 27 at the marriage of Mr. Francis Stanton Blake 3rd of Boston to Miss Mary Barbara Stracey-Clietherow, daughter of the late Lt. Cmdr. Eustace Stracey-Clietherow and Mrs. Stracey-Clietherow of the Manor House, Willersey, Broadway, Worcs., at St. Peter's Willersey.

The bride, who is well-known in Ottawa and Toronto, where she has stayed several times, was escorted up the aisle by Lt. Col. Sir Colin Jardine and given away by her mother. She wore her mother's wedding dress of parchment satin, the tightly-fitting bodice slightly off the shoulders and long white mittens. The train was ten feet long and the tulle veil was surmounted by a coronet of orange blossom. She carried an ivory-bound prayer book, which belonged to the bridegroom's grandmother.

After a motoring honeymoon Mr. and Mrs. Francis Blake 3rd expect to return to the United States and will reside in New York and at Beverley Farms, Mass.

PORT HOPE

THE Headmaster of Trinity College School, Port Hope, and Mrs. Phillip Ketchum entertained at a Garden Party on Sept. 2nd for the Commanding Officer and officers of the Militia Staff Course which has been held at the School, and other friends. Tea was served in the grounds of the Lodge from where a lovely view could be had of the hills to the north and the lake to the south. Mrs. A. C. Morris, Mrs. P. H. Lewis and Mrs. Charles Scott presided at the tables which were gay with flowers.

Among those noticed were: the Commanding Officer, Major General C. F. Constantine, Major M. Flinter, Lt.-Col. A. H. W. Landen, Lt.-Col. H. T. Cock, Lt.-Col. Armand Smith, Lt.-Col. A. E. Walford, Lt.-Col. J. S. Matte, Lt.-Col. R. D. Harkness, Lt.-Col. J. A. Dewart, Lt.-Col. C. B. Topp, Lt.-Col. W. G. Kerr, Lt.-Col. R. T. Hall, Major A. M. Keefer, Major M. F. Gregg, V.C., Capt. J. A. Leclaire, Capt. G. E. Beament, Major R. J. Waterous, Major G. H. McTavish, Capt. F. W. Hynoman, Major R. W. Lent, Col. R. A. Fraser, Lt.-Col. E. J. J. Legare, Lt.-Col. H. M. Hague, Major J. R. Barber, Major W. K. MacGregor, Major M. Hicks-Lyne, Col. Wilfred Dumble, Lt.-Col. and Mrs. J. W. Odell, Col. and Mrs. E. E. Snider, Mrs. John Black, Professor and Mrs. W. R. P. Bridger, Mr. and Mrs. Harold Morrow, Professor and Mrs. C. T. Currey, Dr. and Mrs. Gilbert Bagagni, Mrs. Haultain, Mrs. Auguste Bolte, Mrs. Donald McDonald, Mrs. James Mess, Mr. and Mrs. Stuart Wotherspoon, the Misses Rigby, Mr. and Mrs. J. Y. Ormsby, Miss Dorothy Grant, the Rev. and Mrs. Norman Taylor, Mr. and Mrs. Gerald Dixon, Mrs. Stanley Wright, Mr. A. C. Morris, Mr. P. H. Lewis, Mr. Charles Scott, Mr. R. F. Yates, Miss E. Smith, Miss E. Haultain and many others.

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A Proud Woman!

Well-groomed — always, she knows that only in creating the "right" impression, is her social position strengthened. In choosing her writing paper, the same care is exercised. Many smart women use Cameo Stationery — it can be had in styles and sizes for every occasion, yet its surprisingly low cost permits its use for every day letters.

Buy it in the box or by the quire.

Ask Your Stationer

CAMEO
Stationery.
FOUR DELIGHTFUL FINISHES
Made by BARBER-ELLIS

HOW YOU CAN REMOVE CORNS ROOT AND ALL

IT'S THERE
IT'S GONE
UNRETOUCHED PHOTOGRAPHS

New Modern Method safer—quicker—easier!

NOW you can remove corns easily, quickly, painlessly without dangerous old-fashioned paring tools or sharp instruments, which, leaves the root to come back bigger, uglier. Blue-Jay action Blue-Jay stops pain instantly, and then by its gentle medicated action, removes corns, root and all, in just 3 short days (exceptionally stubborn cases may require a second application).

Blue-Jay is a tiny medicated plaster. Easy to use — invisible. Safe, scientific, quick-acting. 25¢ for 6.

BLUE-JAY CORN PLASTERS
A plug of small mills root-like in form and position. It left may serve as focal point for renewed development.

Announcements

BIRTHS

Mr. and Mrs. Edward R. Tavender of Calgary, Alberta, announce the birth of a son, Edward David Duff Tavender at Calgary on August 11, 1938. Mrs. Tavender is the former Miss Dorothy Evelyn Sykes of Toronto.



MISS HELEN PARSONS, only daughter of Mr. and Mrs. Parsons of Toronto, who is spending some time in England with her mother. They attended the Royal Garden Party at Buckingham Palace on July 18.

—Photograph by Pearl Freeman.

Simpson's

Autumn Fashion Revue

—BEGINS MONDAY, SEPTEMBER 12th
AND CONTINUES THROUGHOUT
THE ENTIRE WEEK.

Hair-raising news is being told in this Autumn's Fashion Revue. With upswept curls fashion's entire stock began to soar—everything from shoes to hats has gone UP. In it all, you can scent the violet-perfumed Victorian age. Come and see the high-lights of this captivatingly feminine new mode.



MISS MILDRED WEDEKEND

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CARROLL LUCAS AND HIS ORCHESTRA

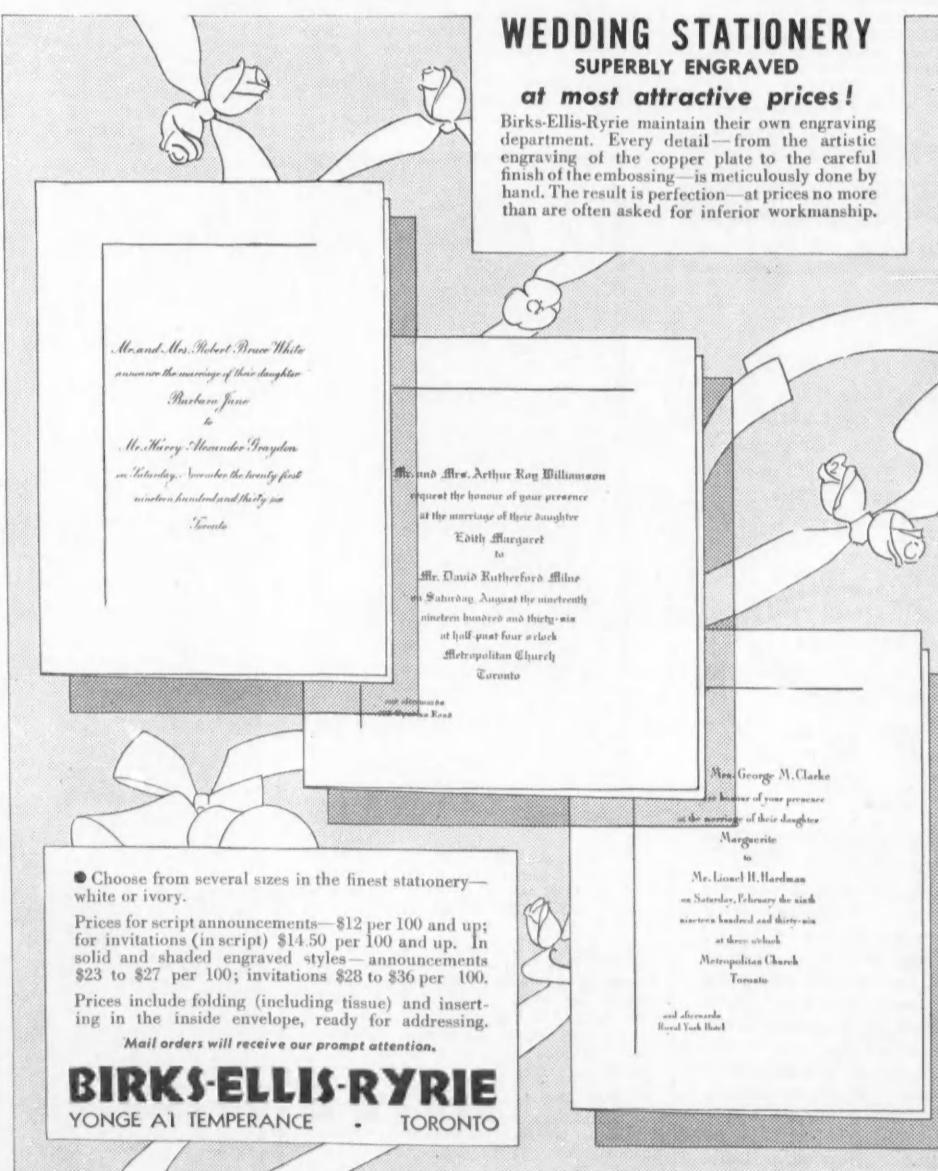
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WEDDINGS

MURRAY BAY

Pitcher-McDougall—On Saturday, September 3, at the Murray Bay Protestant Church, Josephine Emma, daughter of Mr. and Mrs. Gordon W. MacDougall, to Mr. Paul Brooks Pitcher, son of the late Mr. and Mrs. Frank H. Pitcher.

Currier-Gray—On Tuesday, August 30, Katharine Nairne, daughter of

Mr. and Mrs. J. Archibald Gray, of Montreal and Murray Bay, to Dr. Gilman Sterling Currier of New York, son of Dr. and Mrs. Charles Gilman Currier, of New York City.

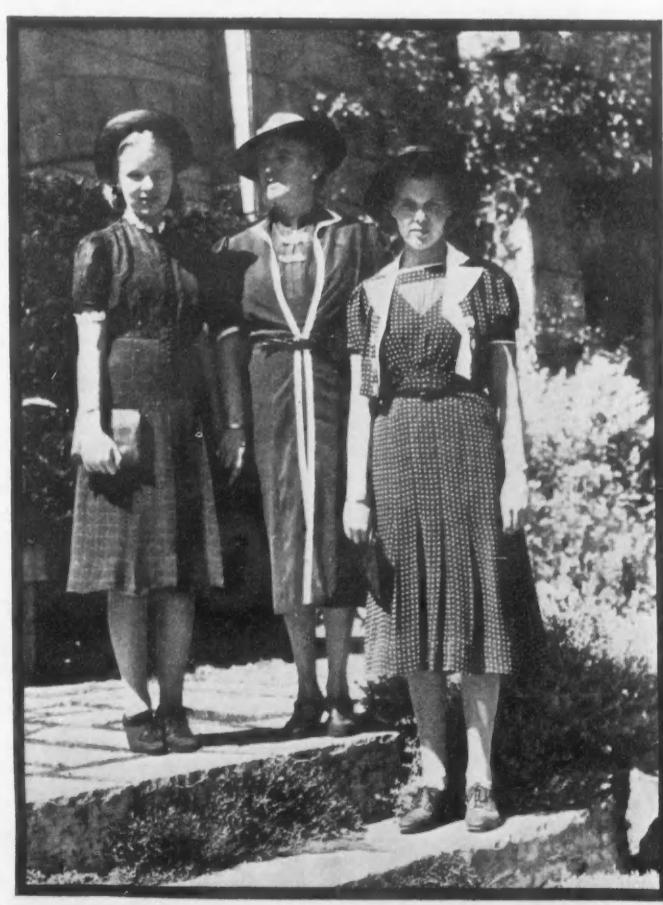
OTTAWA

Douglas-Laidlaw—On Saturday, September 3, Mary, daughter of Dr. and Mrs. Campbell Laidlaw, to Mr. Robert Bell Douglas, son of Mr. and Mrs. Walter Douglas of New York and Mexico City.

TRAVELERS

Mrs. Allan Cockeram and her daughter, Miss Elizabeth Cockeram, of Toronto, have sailed to spend some time in England.

Mrs. Napoleon Brinchman and her two little sons, who have been spending the summer with her parents, Mr. and Mrs. Wilson Southam, at Portland-on-the-Rideau, have sailed for England by the Empress of Australia.



MRS. N. B. McPHERSON of Toronto, with her daughters, Margaret and Mary, in the gardens of the Empress Hotel, Victoria. They accompanied Mr. McPherson when he attended the Canadian Bar Association meeting in Vancouver.

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—Ports of Call

THE AUTUMN IN POLAND

TRAVELERS who are guests in Polish country estate homes this fall will find their host and hostess called to the front door by a great rapping. The guests will be invited out to witness a scene enacted nowhere but in Poland.

There will be a group of men and women before the house, dressed in peasant ceremonial costume. In the foreground a young woman, and a very comely one, will be carrying a huge wreath made of spikes of grain and other harvest products, trimmed with field flowers and ripened autumn fruits.

The host will accept the wreath with appropriate remarks (quite incomprehensible to a tourist, of course), and then perform a dance with the girl who presented the wreath — picturesque dance of elaborate steps done to the very fast time of an orchestra, chiefly of string instruments, that forms part of the visiting group. Then drinks will be brought out, vodka, probably, and the host will drink to and with the company. He may pour a libation on the ground, because this ritual taking place is nobody knows how ancient, and forgotten pagan deities are being invoked.

What follows after the dance and the drinks will call for an interpreter, and a stranger will be wise to get alongside someone who can give a running translation, because this is the best part of the show. A singer or a number of consecutive soloists will chant impromptu verses. First comes a panegyric of the host and his household. It will be declared that his wife has a dress of gold and looks like a rose, and his children, if he has any, will be compared to angels in face and conduct. But somewhere among the verses there will be a freedom of speech section, and herein the singer will set forth what he and his fellow harvesters don't like about the estate and the way it is run. It may be they disapprove of the foreman and some of his rules. Other neighboring farms are sure to be lampooned, in the same way that vaudeville actors used to crack jokes about the rival town wherever they played.

THE ceremonies described can be seen, with local variations, all over rural Poland in the fall, says Kasimir Gluchowski, educational director of the Gdynia America Line. The presentation of the wreath, together with the more solemn blessing of the same object beforehand and the gay all-night dance that follows, are all parts of the "dozynki" or Polish harvest home. The dozynki is so important and so dear to the Polish people that the country has a national celebration in which the President acts as the host and groups from every province of the country march in procession with harvest wreaths.

There is a whole catalogue of harvest customs and harvest superstitions that survive in Poland. The country is still largely a nation of landed estates and small farmers, carrying on a mode of life little changed in many centuries, and queer old beliefs survive.

In the fields of wheat and rye that ripen and wave in the fall, making the great Polish plain like a rippling sea, there are spirits and supernormal beings very real to the peasants. The most important harvest deity is Mother Wheat, sometimes called Mother Rye. She must be placated in various ways. A "good" man has to cut the first sickle stroke into her bounty; an act often preceded by prayer with the field hands kneeling. The girl who carries the wreath of Mother Wheat's gifts is usually a beauty contest winner, but also she must be of unquestioned high character and virtue. Water plays a large part in harvest rituals — that is to insure rain next year.

AMONG the Kashub peasants of Poland's Baltic province the reap-



DANCING IN HEL: Fishermens of the peninsula of Hel, on Poland's strip of seacoast on the Baltic, do all their folk dancing on their native heath.

—Photo courtesy Gdynia-American Line.

ers are drenched with water by village women. The crop demons, sometimes appearing as field mice, are ancestors. The first seed for next year's planting must be stolen from the field of a neighbor to be sure of a plentiful harvest in some provinces. There are "fatal" and favorable days for planting and beginning the harvest; reaping is usually started on "Our Lady's Day," Saturday.

Another custom that travelers often watch when visiting a Polish estate at harvest time is the make-believe ransoming of the proprietor. He goes to the point where work is about to begin and his employees seize him and bind him with straw; then he must buy his way out of bondage, usually by drinks for all hands. Foreigners are always struck with the joyousness of these scenes that picture a simple society just as it was long ago. It is easy to see that the traditions are of pagan origin, strongly flavored with superstition and modified by a devout later church faith.

POLICEMEN on the streets of the Polish capital in the past year have been wearing armbands indicating the foreign languages they speak. Recent visitors to Poland have seen in those armbands a symbol of another colorful nation suddenly turned tourist-conscious.

On every hand, evidences of this awakening are available. In Warsaw, Cracow and other large cities, Tourist Information Bureaus have been organized by the municipalities. Hundreds of miles of new railroad tracks are being laid, new concrete roads built, canals being dug on the many inland waterways and bridges constructed, bus lines are expanding and new planes added to the air services. To guide the traveler, an official tourist bureau—Orbis—has been created, with offices in many cities and towns.

On the railroads, the recent inauguration of motorized "torpedo" trains traveling at a speed of 93 miles an hour—the fastest on the Continent—has cut traveling time in half. At Zakopane, the wintersports resort in the Tatra Mountains, where skiing and mountain-climbing clubs are flourishing, a new mountain railway has recently been completed which is said to be the longest of its kind in Europe. An innovation in winter sports started by Poland is the "touring-ski-train," a hotel-on-wheels which makes a circle of the Polish resorts in the Carpathians. Throughout the year, more and more excursions on the railroads are being offered, while the traveler may obtain a 40 per cent saving on fares wherever he goes through a monthly railway card. The railroad

system, in the past decade or more, has added a total of 1,000 miles of new railroad tracks, and another 1,000 miles is being planned at a cost of 500,000,000 zlotys.

As on land, Poland's facilities for travel at sea have taken remarkable impetus. Starting out without a single ship when it regained its independence, Poland today has a mercantile marine of some 200,000 tons. The expansion program, in a great measure, has progressed around the government-controlled Gdynia America Line, which put the new motorliners, Pilsudski and Betory, into service between New York and the Baltic.

THE Polish air-line, "Lot," has gained a record of safety unequalled by any other country—not a single fatal accident in its 15 years of regular service. From Warsaw, there are convenient plane connections now to Paris, Vienna, Rome, Copenhagen, Bucharest, Constantinople, Leningrad, Stockholm, and Gdynia. It takes only eight hours, for example, to get to London. Keeping up with the modern tourist-mindedness of the country, "Lot" recently added two giant passenger planes built in the United States for its Warsaw-Cracow express service, while last year a huge new airport was completed on the outskirts of Warsaw.

With motoring abroad gaining in popularity each year, Poland has been building a network of new roads throughout the country. A six-year construction scheme is being speeded up, which will cost about \$84,000,000, and last year a quarter of a million workers were steadily employed at road-building. The concrete highways around Zakopane, considered among the finest in Europe, are the result of this program. Not content with mere roads, the government has made efforts to beautify them by planting trees alongside. And simultaneous with the development of good highways has come the growth of bus

lines: there are 620 of these lines in the country today, covering 868 different routes. Special attention is

being paid to the needs of tourists by introducing many new routes connecting important tourist centres.

THE WINNIPEG FOUNDATION

BY GERTRUDE E. WALKER

have come from near and far. A striking feature is that, almost without exception, all those closely connected with its work have, when they passed on, left substantial gifts to the Foundation.

Year follows year but never a year without new gifts coming in to swell the total and make wider and deeper the channel through which there pours out to the sick, the needy, the little children and particularly to the bewildered youth of this generation that help of which they stand in need.

TRAVELERS

Mrs. F. N. G. Starr and her niece, Miss Jean Ross, have returned to Toronto after spending the summer in Iceland and the Scandinavian countries.

Mr. and Mrs. Fane Sewli, have returned to Toronto from their annual visit to Victoria, where they spent a month at the Angela.

Sir Charles and Lady Gordon of Montreal, and their grandson, Master Jimmy Gordon, have sailed from New York by the Conti de Grandi for Cannes, South of France, where Lady Gordon will spend the winter. Sir Charles will later take his grandson to Geneva, where he will attend school this winter.



SUNSET IN POLAND'S LAKE COUNTRY. In the Province of Polesie on Poland's eastern border are countless lakes, streams and wild swamps. Peasants of this district live on islands in the lakes and when they go visiting, or to market or fishing, which is their main occupation, they go in canoes. These canoes are home-made, usually nothing more than hides stretched over wooden frames. Polesie peasants are remote from the hustle of the world and live very contented lives on their little island farms.

—Photo courtesy Orbis-Polish Travel Bureau.

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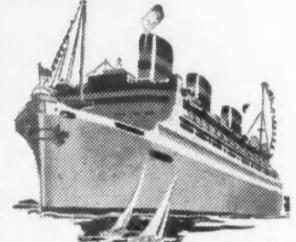
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DISTINGUISHED VISITORS IN CANADA. Viscount and Viscountess Greenwood (centre) at Chateau Lake Louise, where they spent a short holiday en route from the coast. Left to right: Mrs. Frederick Cross, Lethbridge, Alta., Hon. Eric Greenwood, Viscountess Greenwood, D.B.E., Rt. Hon. Viscount Greenwood, P.C., Hon. Deborah Greenwood, and Major Frederick Cross, Lethbridge.

THERE OUGHT TO BE A LAW

BY HELEN SANGSTER

THE main picture was in progress, and the theatre's cathedral quiet broken only by voices from the sound machine. In this devout hush the occupants of seats near the middle aisle could not fail to be aware of the arrival of two late comers.

They were of a size and conformation referred to by the dress trade as Stylish Stouts. Down the aisle they teetered on stilt-like heels, their speech showing a fine disdain for the whisper usually employed by theatre-goers.

An usher hastened to meet them. "How far down, ladies?"

His carefully lowered voice was an unheeded reproach. "Oh, about half-way," the larger of the two said loudly. "Or wait. Usher! Wait a minute. Where do you want to sit, Floss? After all, I've seen it before."

"I like to get pretty far down," Floss admitted. "Still, maybe we'd better... Oh! Look, Mame—right in there! There's a couple. See?"

They abandoned their convoy and, with no warning to the occupant of the aisle seat, squeezed past him. Their goal was a goodly distance over. The other occupants of the row had time to stand, but even so they resumed their seats with a sensation of bloom brushed off.

THERE were not, after all, two seats. There was one. Floss and Mame stood and pondered, while on the screen a masked man crept stealthily toward the heroine, asleep in hand-run Alençon and tea-rose satin in her Louis Quinze bed. The audience held its breath. In a moment she would open her eyes...

"You stay," Mame said. "I'll go find another."

"No, you." Floss insisted. "Or maybe we'd better find two together right away. What do you think?"

A man behind leaned forward. "Will you please," he said in no friendly tone, "sit down or move along? Other people want to see this picture if you don't."

They returned the way they had

come, though the side aisle was but three seats beyond. "Of all the nerve!" Mame spluttered. "What does he think we came for? To be insulted by people like him?"

Again the usher approached. "Seats six rows from the front, ladies, unless you wish to wait at the back till the feature's over."

"I guess we'd better go back," Floss said uncertainly.

THEY were settled at last, plump elbows on the arms of adjacent seats without regard to their occupants. "It is pretty far back," Mame said, "but I can tell you if you miss anything, Jim and I sat right up front. His eyes were bothering him."

On the screen, a door opened stealthily, and in the half-light a dreadful claw of a hand reached around, ready to throttle the girl who stood just inside, all unconscious of her peril...

"Speaking of eyes," Floss said, "do you remember that Art MacIntyre that used to go to the Cases and tell such awful jokes? Honestly, I was ashamed to laugh at them but I couldn't help it. Well, anyway, he never wore glasses in his life till he started sitting up close in the movies, and now he has to wear them all the time. He simply ruined his eyes. It just goes to show you."

The man ahead of Floss leaned close to the girl at his side. His words were distinctly, almost it seemed deliberately, audible to the row behind.

"Like me to wring their necks?" he said. "Something ought to be done about it."

THEY reached the aisle, followed by angry murmurs. Again the usher approached. "Sorry, ladies, but you mustn't block the aisle."

The girl's reply was equally distinct. "Why don't you try chloroform?" she said. "It's less trouble."

Floss and Mame remained oblivious. "I guess it's nearly over now, isn't it?" Floss asked.

Mame peered at the screen. The imprisoned hero was beating frantically against an iron door, while water crept relentlessly higher. Already it was at his waist...

"Pretty nearly," Mame said. "The other man that's in love with the girl

rescues him, but gets shot while they're escaping. He dies in the girl's arms. You'll cry your eyes out."

THE couple ahead turned completely around and eyed them. "My God," the man said.

"What's the matter with them?" Mame asked. "Staring like that! And such language! People like that shouldn't be allowed in a decent movie house. There ought to be a law!"

Floss tilted her cartwheel hat at a more comfortable angle. "I'm not going to take it off," she said. "I just had my hair done and it simply ruins the wave, taking your hat on and off all the time."

"Where did you have it done?" Mame asked. "At the La France? They gave me a terrible wave last time. I swore I'd never set foot in the place again. My hair's so fine it takes somebody really good to do anything with it, anyway." She patted her coiffure complacently. "Pierre's expensive, but he's simply wonderful."

"Isn't it nearly over yet?" Floss said restlessly.

"Yes, the man that's hurt just dies, and she escapes with the one she really loves, and her guardian turns out to be the villain. He gets killed falling over a cliff. What do you say we get out in the aisle now before the rush?"

THEY reached the aisle, followed by angry murmurs. Again the usher approached.

"Sorry, ladies, but you mustn't block the aisle."

Even as he spoke, a close-up of the lovers filled the screen and the picture was over. Floss and Mame buffeted their way through outgoing crowds to a place near the front. Their seats were, in fact, six rows from the screen, but they smiled in content. "Why couldn't that usher have found us something like this in the first place?" Mame asked.

Through the newsreel and the Silly Symphony they were quiet, but the feature picture found them restored to loquacity.

"Look," Mame said. "There's the guardian. You'd never dream he'd turn out to be the villain, would you?"

The woman ahead of Mame looked

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Well, she's done as I said, and not only has her skin vastly improved, but, as she pointed out joyfully, when she was in the other day, "I'm losing my lines!" She is too!

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TORONTO, CANADA, SEPTEMBER 10, 1938

P. M. Richards,
Financial Editor

WORLD VIEWS SOCIALIST DEBACLE IN FRANCE

Welfare of Nation Sacrificed to Leftist Ideals—Realities Now Being Faced With Reluctance—France Discovers That It Cannot Produce Less and Consume More

BY WILLIAM WESTON



WILL ELIZA NEVER GET ACROSS?

INFLATION AND THE INVESTOR

A Consideration of the Types of Industries That Seem to Constitute the Best Hedge Against Rising Prices

BY ARTHUR D. STYLES

IT APPEARS that the present time is a very opportune one in which to analyze the various types of industries which comprise our economic system to see which group would offer an investor the best guarantee against loss in a period of rising prices or inflation.

In reviewing the outlook for business and the security markets over the next year or two, it is important that the role which inflation might conceivably play be correctly appraised.

Recovery could be brought about today by two methods, both of which have their mainspring in inflation. One is of the private credit type, the basis for which is business confidence. Failing that an inflation of the government-deficit type appears inevitable. At the present time inflation is not a distant threat. The possibility of its occurrence at an early date is a vital part of current investment problems.

By inflation we mean a pronounced rise in commodity prices and an improvement in trade generated by an increase in the volume and the rate of turn-over money, both bank deposits and actual currency in circulation.

The orthodox approach to the problem of setting in motion forces which would cause recovery involves, in the initial stage, a certain measure of deflation. The prices of all factors entering into the costs of goods and services would be reduced—wages lowered, interest costs pared, etc., to enable prices to be set at levels which would encourage consumption and thus promote a revival in trade.

AT THE present time it might be that our current depression has proceeded to the stage where all disequilibria in the cost-price relationship may have been readjusted. Prices of all goods and services might now be properly related. It is quite conceivable that improvement could commence from the present base with reasonable certainty of resting upon the secure foundations of a balanced economy.

Recognizing this possibility steps were pursued by the United States Treasury and the Federal Reserve Board in April of this year, in order to encourage the resumption of private borrowing and thus set in motion forces of the private inflation type. The reserve requirements of the member banks of the Federal Reserve system were reduced by approximately \$750,000,000, which money became part of the funds available for loans to private enterprises by the banks. Besides this step \$1,400,000 of gold was desilvered, which implemented further the loanable funds of the commercial banks. These steps were pursued in order to facilitate recovery of the private enterprise type. The amount of funds available for business and the price at which they were available were, and still are, at record levels.

In Canada a similar policy has been pursued by our central bank, the Bank of Canada. In June 1937, their reserve ratio, that is the relationship which their total reserve bears to their note and deposit liabilities, decreased from 60.7% to 56.3% by June 1938. This indicates that they were providing the chartered banks with a larger cash reserve

with which to meet the prospective credit needs of the business community.

YET business has not availed itself to any material extent of that form of bank credit. The essential requisite to a full utilization of these available funds—confidence—is not as yet present. Government policies, particularly in the United States, still effectively prevent business men from entering into commitments involving the use of bank credit for either the reaccumulation of inventories or expansion of plant. They do not feel confident that they could utilize these funds with any assurance of being able to make a fair return on the capital thus expended. The same lack of confidence in an immediate or prospective profit explains the small volume of new bond issues for capital purposes.

Until that prospect for profit does exist, there is no incentive for business men to avail themselves of capital, regardless of how cheap that capital may be.

Cost of capital is but one element making up the cost of production of goods and services. Inflation of the private credit type, which would evidence itself in expansion in the amount of business loans by banks and/or in the volume of new capital issues has not yet occurred to any degree at all.

A reassuring feature in the present situation, however, is the definite tendency for the contraction in bank loans to business to flatten out. This might very conceivably be a prelude to a pronounced rise in private borrowing this Fall. A factor which supports this view is the recent action of the stock market. If the security market is presently performing its traditional function of anticipating business trends before they begin to evidence themselves in the customary trade indices, we can feel more certain that business in the future will be immeasurably better than it has been in the immediate past.

Should some measure of business improvement fail to evidence itself shortly further artificial

(Continued on Page 24)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE INTERMEDIATE OR SHORT TERM TREND of stock prices has been upward since March 31, 1938.

THE PRIMARY OR LONG TERM TREND of stock prices and business, is also upward.

THE PRICE MOVEMENT—On strength of late August the market failed, for the third time, to make material progress beyond the 145 level, following which renewed weakness has been witnessed into September. On this latest run down the support points of August 13 (see chart) stand as barriers.

Closes in both the Dow-Jones rail and industrial averages at or under 26.56 and 135.20, respectively, would represent decisive penetrations of the August 13 barriers, and such break through, if accompanied by increased volumes, would suggest full correction of the extensive market advance from May 31 to July 25 was under way.

A price correction, such as that mentioned above, would call for support in the 132/122 zone on the industrial average, the 26/23 zone on the rails. In the meantime the two averages continue in the hesitation or sideways area that has characterized their movement for the past six weeks and until they move out, either by downward penetrations, as mentioned in the preceding paragraph, or by upward breaking of the late July/early August rally peaks, the near-term trend is to be regarded as indecisive. Undoubtedly the current market, along with the

(Continued on Page 24)



THIS column is not, of course, concerned with politics as such, and ordinarily does not discuss them. But when we see Dr. Manion persisting with "Reform or Revolution" speeches we feel impelled to say something about it, because we feel that the new head of the National Conservative Party is off on the wrong foot, and that unless he first reforms his own mental processes he is liable to do a lot of harm. We are not objecting here to any specific political step he may contemplate, but rather to (what seems to us to be) his whole approach to the subject of social and economic reform, which we believe to be fundamentally unsound. We are certainly not objecting to "reform," if that genuinely means the elimination of abuses, but we fear that Dr. Manion's efforts may result only in obstructing the real issues and making "confusion worse confounded."

D. MANION seems to think that the state owes every man a living. This is the essence of our complaint. If he denies that he thinks so, we reply that his utterances seem designed to make his hearers think so. He also seems to think that the only way

to provide more for the "haves-nots" is to take away from the "haves." These are both grievous errors. The state's duty is to see that conditions are conducive to every man making a living for himself, and to the increasing of production, trade and wealth so that there shall be a sufficiency for all. To these ends it should endeavor to remove every obstacle to private enterprise and initiative. Beyond that, its duties are mainly those of policing, to see that liberties are not abused, and of administering justice and providing national protection. There is ample scope there for any government.

D. MANION says: "Those who have most owe most to their country and to their fellow-Canadians. . . . I am not condemning people who have accumulated wealth, but I am pointing out their debt and their duty to society. . . ." What duty? Surely their only duty is to be good citizens. We all, rich and poor, have the same duty. As for those who have most owing most to their country, do they not pay it in the form of super-taxes? Dr. Manion surely knows that practically no man makes wealth for himself without making more wealth for the community. Is Henry Ford entitled to condemnation because he has accumulated wealth? The wealth he has created for the community is enormously greater. In any case, as regards his own income, he is only a channel through which it passes. Mr. Ford is a man of simple tastes, and probably does not personally consume much more than any of us. True, Mr. Ford administers his wealth, but he is an exceptionally able man and probably manages it better than we could, with better results for society.

WHAT is our duty?" asks the Conservative leader. "As I see it, it is to conserve or preserve the institutions of democracy, our free parliament, our personal liberties, the economic system which recognizes private enterprise and property rights, the right of reward for work done. To preserve these we must provide the right to work to everyone willing to work; we must take people off relief and give them work and wages. . . ." If Dr. Manion means that to be taken literally, we can only say that his thinking is muddled. It's not up to the state to give anyone work and wages, nor is there any "right of reward for work done."

Work must be productive, of value, to be entitled to reward. The state must seek to provide the kind of conditions necessary for the healthy development of private enterprise, production and trade, work and wages. Those conditions do not exist at the present time, and that—and nothing else—is why we have unemployment.

IT'S no good abusing the rich, and suggesting that it is their greed that is responsible for other people's poverty. It's not only no good, but it's very definitely harmful, since it inflames the ignorant and tends to lead to destructive rather than constructive action. This column is not rich and holds no brief for men of wealth, but it believes in the soundness and essentiality of the profit motive, that it's silly to call men unsocial merely because they're successful, and that our real need is a greater incentive to, and scope for, profit-making than conditions now afford.

IN ANY case, it would not make much difference to the "haves-nots" if we took everything away from the "haves" and divided it up, there being relatively few "haves." Except, we should say, in one important respect; it would destroy the reservoirs of capital from which the wherewithal for new enterprises is drawn. The fact is that there is really only one way to provide a sufficiency for all, and that is to produce and exchange more. The production and exchange of goods and services are checked at the present time by excessive taxation, by tariffs, by government restrictions and competition and subsidies; by wasteful government spending, by bureaucracy, by international frictions. Let Dr. Manion attack these things, and he will be doing something really constructive.

To lend money on Canadian real estate away back in 1855, when this Corporation was first established in business, required more than good judgment—it required faith. The future of Canada was obscure. Never in the years that have followed has that faith wavered. It governs the Canada Permanent policy to-day.

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TORONTO

Dividend Notices

WESTERN GROCERS LIMITED

Notice of Dividends

Notice is hereby given that the following dividends have been declared:

The Preference Shares, 1 3/4% for the current quarter, payable October 15th, 1938, to shareholders of record September 20th, 1938.

On the Common Shares, 75c per share, payable October 15th, 1938, to shareholders of record September 20th, 1938.

By order of the Board.

W. P. RILEY,
President.

BRITISH COLUMBIA POWER CORPORATION LIMITED

DIVIDEND No. 41

NOTICE is hereby given that a dividend of Fifty cents (50c) per share on Class "A" shares will be declared on the three months ending September 30th, 1938, payable by cheque dated October 15th, 1938, to shareholders of record of the close of business on September 30th, 1938. Shareholders will be entitled on October 15th, 1938, by the Montreal Trust Company from Vancouver.

By Order of the Board,

ERNEST ROGERS,
Secretary.

September 3rd, 1938.

Canadian Wirebound Boxes LIMITED

DIVIDEND NOTICE

The directors of the company have declared a dividend of ten cents (10c) per share in arrears on the class "A" shares of the company, payable October 1st, 1938, to shareholders of record the close of business September 15th, 1938.

By order of the Board,

J. P. BERNEY,
Secretary.

REAL ESTATE, MUNICIPAL BOND QUOTATIONS

Furnished by J. R. Meggeson & Co.,
Royal Bank Bldg., Toronto.

REAL ESTATE ISSUES

Acadia Apartments 6 1/4% 49...	38	43
Ancroft Place 4 5/8...	52	58
Balfour Building 6 1/4%...	30	35
Bayview Garage 6 1/4% 47...	28	33
Bell St. George Rly. 6 1/4% 46...	40	45
Deer Park Manor 7 1/4%...	43	48
Dominion Square 6 4/8...	53	57
Ellis Park Apts. 6 1/4% 45...	51	56
Geoffrey Apartments 6 1/4% 45...	45	48
John Wilson Hotel 4 1/4%...	44	48
Mayor Building 6 1/4% 42...	39	43
Montreal Apartments 5 1/2% 48...	62	66
Northern Ont. Bldg. 6 1/4% 39...	96	100
Montreal Building 8 3/4% 42...	76	81
Ogden Rly. 6 1/4% 42...	68	70
Richmond Bay 6 1/4% 47...	92	96
Richmond Building 7 1/4% 47...	16	20
St. Cath-Stanley Rly. 3 5/8% 37...	35	39
Vancouver Georgia Hotel 6 1/4% 55...	60	64
Windham Arms Hotel 6 1/4% 47...	80	85

MUNICIPAL ISSUES

East York, Township of...	62 1/2	66 1/2
Etobicoke, Township of...	101	105
For Erie, Town of...	96	100
Kingville, Town of...	95	—
Leamington, Town of...	98	103
Leaside, Town of...	98	103
Mimico, Town of...	100	105
New Toronto, Town of...	100	105
Niagara Falls, City of...	96	101
North York, Township of...	96	103
North York, Town of...	14	18
Riverside, Town of...	39	44
St. Boniface 5% City of...	51	57
Scarborough, Township of...	101	105
St. John's, Town of...	48	52
Weston, Town of...	95	100
Windsor, 3 1/4, 1975, City of...	61 1/2	64 1/2
Windsor, Township of...	74	80

Municipal quotations are necessarily approximate, there being various coupon rates and maturities.

GOLD & DROSS

be obtained by comparing its shipments to the 54 per cent estimated rate of shipments for the industry as a whole. Then, too, the fact that the company does not participate in overseas business, which has held up considerably better than the American, must be taken into consideration.

Anticipating the increase in price which went into effect at the first of this year, newsprint consumers did considerable forward buying. As yet there has been no apparent pick-up in purchases, but as publishers' inventories return to conditions more nearly approaching normal and shipments and consumption are more closely equated, the business and earnings of Lake St. John should make a more favorable comparison with last year's. The company earned \$1,000,984 in 1937 with newsprint selling at \$42.50 per ton and operating profit per ton was not far from \$10. Despite the fact that higher production costs will absorb much of the \$7.50 per ton increase, if sales in the second half of 1938 bring the year's total to around 60,000 tons, a profit of \$12 per ton should be realized. This, however, would just barely cover debenture interest.

Over the intermediate term I think that Lake St. John's earnings should improve; I think that general business has resumed its interrupted upturn, and that the company's outlook should improve with improving business. As regards southern newsprint, to which I assume you refer when you speak of the "new development taking place in the southern States," the late Dr. Herty developed a process whereby Southern pine could be used for making newsprint, but I understand that it is still so expensive that newsprint would have to sell for between \$60-75 before a profit could be realized. At the present time the output is absorbed in the manufacture of kraft paper and does not constitute a serious menace to Canadian newsprint.

DENISON NICKEL

Editor, Gold & Dross:
Please let me know what Denison Nickel is doing, what the outlook is and if the company has enough money for its needs.

—H. C. H., Transcona, Man.

Denison Nickel Mines is deepening its shaft another 500 feet to the 1,000-foot horizon, following installation of a new electrical plant, capable of sinking to 1,500 feet. Three additional levels are to be established and after the new horizons have been developed the company is expected to proceed with plans for bringing the property into production. It is possible a concentrating plant will be erected from which a good grade metal product could be shipped. In May an estimate of ore developed on three levels showed 300,000 tons containing 1.5 per cent. combined nickel and copper values, as well as values in the platinum group.

Some 2,684 feet of drifting and 1,672 feet of crosscutting has been carried out in the three levels as well as considerable diamond drilling. From surface a diamond drill hole put down to a depth of 1,000 feet indicated the continuance of the ore with similar grade and size, and the main ore body was intersected in the shaft below 600 feet with very strong mineralization reported. The company is fully financed to carry out the development proposed, before consideration is given to a mill.

HOWARD SMITH

Editor, Gold & Dross:
I gather from what you say in your paper that you think business is going to improve. I figure now is the time to buy stocks if this is so, particularly stocks that rise quickly with better conditions. I have been thinking of Howard Smith. Do you agree that the common stock in this company is a good buy for appreciation at this time?

—K. L. F., Yarmouth, N.S.

I agree with you. The appreciation possibilities of this stock are attractive. Howard Smith is selling currently at 15 1/2 with a high for the year of 18 and a low of 10, as compared with a high of 34 1/4 and a low of 11 1/4 in 1937. I do not make the assertion that the stock will rise to the 1937 level in this year, but I quote the figures to show the possibilities. Despite a falling off in sales as compared to 1937 figures for the same period, earnings to date have held up relatively well. Better earnings on lower sales volume can be attributed to the higher prices which went into effect late in 1937, and Howard Smith's position compares favorably with American firms whose earnings have been reduced by price cutting.

It is still early to estimate the company's full year earnings. Usually sales reach their peak in the spring, fall off in the summer, rise in the fall almost to spring levels and are available in the winter. This year, the fall promises to be particularly good, and, with newsprint manufacturers' inventories pretty well depleted, improved production should continue well into the winter. In 1937 earnings per share reached \$2.11 against 85 cents in 1936. While earnings in 1938 are not expected to equal 1937 returns, they should still compare favorably with 1936. Another factor favorable to current earnings is the substantial capital outlays that have been made for several years in increasing operating efficiency. The company is now reaping the benefit of its far-sighted policy.

Howard Smith reacts quickly to business conditions and consequently earnings declined steeply over

the latter part of 1937 when the business slump hit the United States. In addition, large forward buying by consumers in anticipation of the increased price in 1938 had much to do with the curtailment in demand for the company's products. But as I have said, substantial portions of these inventories have been worked off and production and earnings should show an upturn over the latter part of 1938. The possibility of the market discounting the improvement in earnings, plus the likelihood of dividend payments on the common—a likelihood by no means remote now that preferred dividend arrears have been disposed of—make the stock an attractive speculative buy at present market prices.

LAPA CADILLAC

Editor, Gold & Dross:
Will you please advise me if there is any chance of Lapa Cadillac paying a dividend some time in the future, and give any additional information you can.

—E. B., Toronto, Ont.

Yes, there is an excellent chance of Lapa Cadillac Gold Mines paying a dividend and the company has just made financial arrangements which should see their initiation at an earlier date than would otherwise be possible. Shareholders have given approval to an increase in capitalization of 1,000,000 shares to 4,000,000 of which 922,110 have been underwritten by Sudbury Contact Mines, which company loaned \$190,094 to erect the present mill. The sale of these shares will retire this loan, clear up other debts and provide close to \$79,000 new working capital for addition of a cyanide unit to the mill and further development. This will raise the capacity from 250 tons to over 300 tons and increase the recovery.

Development work has been carried out on three levels, with ore reserves estimated at about 250,000 tons, and lateral work continues to meet with encouragement. No new development is underway at the present time except some diamond drilling. It is too early yet to estimate costs and the grade of ore, but operating costs are reported to be around \$4. Handling a tonnage of between 300 and 350 tons, grading about \$8 and with the expected low costs, profits should be in the neighborhood of \$400,000 annually.

SHERWIN-WILLIAMS

Editor, Gold & Dross:
I have some Sherwin-Williams common stock which I bought at around 24. I have been quite discouraged by the way the price of the stock has fallen off this year, and am appealing to you for information as to the company's outlook, its record to date this year, and what the chances are of the stock coming back.

—K. D. I., Lachine, Que.

I don't think I would worry about my Sherwin-Williams common if I were you. Because of the efforts being made by the Dominion government to stimulate building, I think that the construction industry will experience a considerable revival over the next several years and, by the nature of its products, Sherwin-Williams stands to benefit materially. The value of Canadian building permits issued in the first half of the current year was about 8% lower than in the corresponding period of 1937, but a definite improvement was noted in June when the value of permits issued exceeded that of the same month a year ago. Since prices of materials are attractive and there has been an 8% reduction in the sales tax on such materials, a continuation of the better showing is likely over the balance of the year.

The fiscal year of Sherwin-Williams ended on August 31, but the report does not usually make its appearance until some time in November. So far as can be indicated at the present time, the company has come through the year in relatively satisfactory manner considering the conditions that have existed in business in general, and in the building trades in particular. Earnings should approximate those of 1937 when 88 cents per common share was earned.

But Sherwin-Williams depends not only on the building trade. Revival, for instance, of the automobile industry can have almost immediate repercussion in the paint and varnish trades, and the same can be said for several other branches of activity. For this reason the brighter business outlook holds definite promise for the company and the new fiscal period just beginning should be particularly prosperous. While I cannot predict that the common stock will rise to the levels at which you bought, I think that it should show a satisfactory appreciation within a reasonable period of time.

JELLICOE

Editor, Gold & Dross:
I am considering buying some shares of Jellicoe Consolidated Gold Mines and would first like your opinion of this mine and also of the management.

—S. R. A., Winnipeg, Man.

At Jellicoe Consolidated Gold Mines ore deposition so far has been decidedly irregular and lacking the continuity anticipated from diamond drilling results, but excellent progress is now being made in interpreting the structural conditions which have complicated underground development. Work on the third level now apparently assures the downward extension of the main vein and development continues steadily with a desire to block out the ore and determine production possibilities. It now appears likely that a number of lenses, rather than continuous lengths of several hundred feet will be proven, which combined will make a tonnage of ore at least justifying production on a moderate scale.

So far the best development is on the first level where drifting to the east has proven an ore length of 267 feet, averaging around \$12, across drift width. A raise from the second level showed values throughout similar to those on the first level and a sub-level started from the raise has been drifted on for some 50 feet in good ore. Exploratory work is being carried out from the first level to the east to test a zone which gave good drill indications in diamond drilling last year, and this may prove quite important. This drive is out over 1,800 feet and visible gold has been encountered in several of the latest rounds, but officials are not issuing any statement until further drifting is done. Management of the property is in capable hands.

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The First Mortgage and Collateral Trust Bonds of the Company are well secured as to assets and earnings, and afford an attractive investment return.

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Denominations: \$1,000 and \$500.

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McLEOD, YOUNG, WEIR & CO. LIMITED

INVESTMENT SECURITIES

Concerning Insurance

DISABILITY COVERAGE

Why Accident and Sickness Insurance is Needed to Protect Personal Earning Power of the Individual

BY GEORGE GILBERT

WHILE the wisdom of insuring property values is generally admitted, comparatively few people recognize that it is of equal importance, from an economic standpoint, to protect their earning power which, in most cases, is their greatest asset and the source of all their accumulations.

It is a fact that in the great majority of Canadian homes the difference between ordinary subsistence and actual want is a matter of only a few weeks, and, accordingly, serious disability, in the absence of income protection, means an impairment or dissipation of the property values already stored up, whereas the loss of a house, furniture or motor car can be replaced in time, as long as earning power is not affected. Thus disability insurance not merely protects the source of current livelihood, but is often a vital factor in the protection of a person's estate. That is, it protects property values as well as life values.

Although current expenses can usually be readily met by the average salary or wage earner, the heavy costs of a serious injury or illness

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Over 53 per cent. of all engineering insurance in force in Canada is written by this one company alone.

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The Boiler Inspection and Insurance Co. of Canada is an engineering organization. Its staff of trained inspectors covers some 400,000 miles each year in their work of detecting and correcting conditions which produce accidents to engineering equipment.

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A leading All-Canada Company — in volume; in strength; and in service to "select" property owners and agents.

Home Office, Wawanesa, Man. Eastern Office: York and Harbour Sts., Toronto. Branches in Vancouver, Edmonton, Saskatoon, Winnipeg, Montreal, Moncton.

FIRE, WINDSTORM, AUTO, CASUALTY

invariably cause trouble, unless there is insurance or a substantial reserve fund available. Social service and welfare agencies throughout the country report that, aside from unemployment during periods of industrial recession, there is no more prevalent cause of want and distress than sickness and serious injury.

MOST employed men and women, in the case of a serious disability, are compelled to resort to borrowing at once or eventually. Money cannot be obtained by borrowing in this way without paying a high rate of interest, if the loans are obtained on signature only or secured by household effects. In the majority of cases, the interest payments alone on such loans would be sufficient to pay the monthly or quarterly premiums on an accident and sickness policy from which the insured would derive a larger sum than the amount borrowed, and would have no principal to repay at all.

It is thus to the economic advantage of the average income earner to carry accident and sickness insurance, because those who fail to do so are often actually paying for it anyhow in the way of interest on borrowed money without getting the benefit of the protection.

It is not generally realized to what a large extent the economic safety of the average individual depends upon his earning power. His greatest asset as a rule is his time, coupled with his ability to employ a material part of it in profitable work. Whether he works for salary, wages or fees, whether his labours are mental or physical, his chief salable commodity is his time.

But it cannot be overlooked that the time of an individual remains a salable commodity only so long as he is physically able to devote working hours to his trade, business or profession. When, as a result of illness or injury, that ability is impaired or destroyed, the individual's economic existence is put in jeopardy. His earning power stops, and the financial returns for his invested time are no longer available to support him.

BY means of accident and sickness insurance the average individual is enabled to bridge the gap between disability and good health, as the aim and purpose of such insurance is to provide against the cessation of income during the period brief or long, that the insured cannot by reason of his physical condition commercialize his time.

In view of the importance of the protection of earning power against loss through disability, it may seem strange that a much larger volume of accident and sickness insurance is not bought, and that it is still necessary for agents to urge income earners to take out such insurance. The reason is that it is not in accordance with human nature for people to visualize themselves disabled by accident or illness, although they may be willing to admit that it is a contingency definitely to be faced by the other fellow.

However, any thinking person can perceive how the destruction of earning power might mean the eventual collapse of the whole framework of financial security it had taken one perhaps many years to establish. Such a person evidently was the man who walked into an insurance office not long ago and applied for an accident and sickness policy that would provide for the payment of a weekly income in case of accident or illness, and also for the payment of doctor's and hospital bills.

As it isn't very often that a man applies for insurance in this way, the agent, after he had filled in the application, asked him: "Do you mind telling me what induced you to come in here and ask for this insurance?"

TO WHICH the applicant replied: "Why I just felt that I ought to have it. My family is entirely dependent on my salary today. If I were laid up by an accident or illness for six months or a year, as is one man I know, I'd be worse off than that fellow out there selling pencils. My salary would stop, and my expenses would increase. I can't afford to take that risk."

This man summed up very effectively one of the reasons why disability insurance makes a strong appeal to the average salary or wage earner who gives the matter serious thought. Such a person will recognize the fact that should he be laid up for any length of time as a result of accident or illness, his salary, wages, commissions or fees would not continue indefinitely, and that he accordingly needs the protection afforded by disability insurance.

Another view of the value of disability insurance was presented by a prominent financial man in a recent address. He told of going to his bank to negotiate a large loan. The banker looked at him with a cold and calculating eye, and the applicant for the loan sensed that what was going on in his mind was something like this: "This man is a good fellow; he has a fair position, and even though his collateral has shrunk and his income is reduced, he can pay off this loan if . . ." The "if" represented his knowledge of the possibility of the borrower being disabled by accident or illness, and the attendant loss not only of the interest but of the principal as well.

Breaking into the banker's line of thought, the applicant for the loan said: "You are thinking of my hidden liabilities, aren't you? You may not consciously have thought of it as such, but possible sickness and accident is a hidden liability, and while



H. W. MANNING, Joint General Manager, Great-West Life Assurance Company, who will preside as Chairman of the Agency Section of the American Life Convention, the annual meeting of which is to be held at Chicago, October 10-13.

it isn't written in black and white on my bank's statement, it is there just the same. Now, what would you say if I told you I had some more assets?"

It is related that immediately the eye of the banker grew warmer, because if there is anything that impresses a banker it is assets, and more assets. "Yes," said the applicant, "I have a hidden asset, and it is more than enough to offset that hidden liability. It is an accident and sickness policy, and the premium is paid for a year in advance. It will pay, if the unfortunate occasion arises, my hospital, nurses, doctor's bills, and the major portion of my salary. So you needn't worry about the interest." He got the loan.

RETIREMENT OF VICE-PRESIDENT STINSON OF AETNA GROUP

MORGAN B. BRAINARD, President of the Aetna Life Insurance Company and affiliated companies, has announced the retirement of Alfred Stinson as Vice President of The Automobile Insurance Company of Hartford, Conn., of The Standard Fire Insurance Company and of The Iowa Fire Insurance Company. Mr. Stinson will leave on his vacation which will be extended for the remainder of the year.

In a letter addressed to the agents and field force of The Automobile Insurance Company and The Standard Fire Insurance Company, Mr. Brainard said: "Some time ago Mr. Stinson discussed with me his retirement from active business and requested that his name be not offered as a candidate for re-election at the next annual meetings of the companies in which he has been an officer. I make this announcement with regret, as we shall miss his untiring efforts in behalf of the companies. Mr. Stinson was a man of limitless energy, but his retirement following his recent illness makes his request a proper one following his arduous career of fifty years in the fire insurance business."

In 1899, after ten years of local agency work in St. Paul, Minnesota, Mr. Stinson joined the National Fire Insurance Company of Hartford as Special Agent and remained with that company doing field work for another period of ten years. He then became manager of the Minneapolis Fire and Marine Insurance Company, being elected Secretary and Vice President successively. In 1918 he joined the American Eagle Fire Insurance Company as Secretary and was in charge of their western department until January 1, 1921, at which time he was made a Vice President of the Fidelity-Phoenix, another member of the America-Fore group. In February, 1926, he was elected to the office of Vice President of The Automobile Insurance Company of Hartford, Connecticut, and was made a Vice President of The Standard Fire Insurance Company upon the merger of their management in 1929. In 1931 he was also made Director and Vice President of the Iowa Fire Insurance Company of Waterloo, Iowa, a subsidiary of The Automobile Insurance Company.

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The superintendents made the suggestion, however, that "in view of the limited time for the preparation of the draft and of the fact that there appears no urgency for immediate legislative action, further consideration be given to the matter and no definite action taken before the 1939 conference."

Development of air travel led the superintendents to reconsider the



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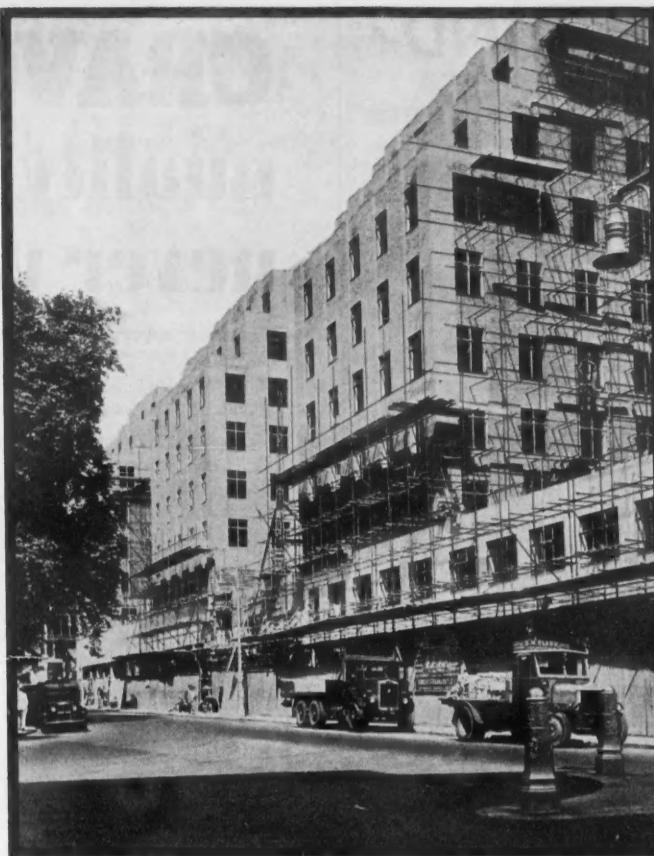
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UNOFFICIAL AIR MINISTRY HEADQUARTERS. Upon completion of the nine-storey Berkeley-square House in Berkeley Square, Mayfair, London, England, the headquarters staff of the Air Ministry will move in. Departments scattered in sixteen buildings will be centralized—with the exception of official headquarters which will remain at Adastral House, Kingsway, London—and congestion due to air force expansion will be relieved. The space to be taken over by the Ministry is 330,000 square feet in extent, and over seven miles of partitions will be used to divide the hundreds of rooms into offices. Berkeley-square House has a tower 145 feet high and one of the largest entrance halls in Europe.

Hunter, under the present Minister, will be directly responsible for the licensing of agents, brokers and adjusters—and related matters. Mr. McLean, under the Attorney-General, will be responsible for all legal matters, including legislation as well as for the administration of those provisions of the Act relating to the supervision and regulation of insurers and the business generally. Orders-in-Council outlining this distribution of functions have been passed, effective August 1st, 1938.

Mr. Hunter has been connected with the Manitoba Government since 1919, when he returned from overseas service with the Canadian forces. His first position was on the staff of the Engineering Department. From 1930 to 1933 he was Relief Works Engineer, and was appointed Assistant Superintendent of Insurance July 6, 1933.

Mr. McLean, a member of the Manitoba Bar, is well known in insurance circles, having represented the province at the Annual Meetings of the Inter-Provincial Insurance Conferences for the past four years.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

I have a financial question which I would appreciate some information upon. This concerns the Aid Association for Lutherans with the head office in Wisconsin.

Is the association financially sound?

Is there any danger that within the next decade, that the annual fees may automatically increase? Is this association on an actuarial basis, if so, have they a deposit with the Dominion Government at Ottawa? Is it necessary for them to have a charter in order to do business in Canada? Would this fraternal insurance society be classified as a fraternal assessment association?

—D. D., Kitchener, Ont.

Aid Association for Lutherans, with head office at Appleton, Wisconsin, and Canadian head office at Ottawa, was organized, incorporated and commenced business in 1902, and has been operating in Canada under Dominion registry since 1930.

It is regularly licensed in this country as a fraternal benefit society, and has a deposit with the Government at Ottawa of \$90,000 for the protection of Canadian policyholders exclusively. Under the Canadian law it is required to maintain a deposit at least equal to the reserve on certificates in force in Canada.

It operates on an actuarial basis, and its valuation balance sheet shows a substantial surplus over policy reserves and all liabilities. It is safe to insure with for fraternal insurance, and all claims are readily collectable. Membership in this society is restricted to Lutherans belonging to or associated with the Synodical Conference and certain other affiliated Lutheran synods.

Editor, Concerning Insurance:

If there is no likelihood of your being in a position to pay off the loan on your policy in the near future, it would be advisable to make the change suggested by the agent, but if you feel that you will be able to wipe out the indebtedness within a year or so I would not advise making any change, as there will be no more premiums to pay on it at the end of the 20-year period; that is, in another four years.

The interest on the loan is costing \$79 a year, while the protection afforded by the policy is reduced to \$3,633. By making the change, you reduce the loan to \$314.34, and the interest charge to \$18.86 per annum, the annual premium from \$143.50 to \$100, but the \$100 must be paid annually for the rest of life, whereas the \$143.50 must be paid for only another four years; while you increase the amount of family protection from \$3,633 to \$5,000.

Editor, Concerning Insurance:

Will you kindly advise me if the Guildhall Insurance Company Limited, and the Zurich General Accident Liability Company would be safe companies to insure a fleet of automobiles with?

We might advise for your information that I have these insured at the present time by a Canadian Company. It has given good service in one or two small claims, but an agent for the above named companies has offered to insure our cars for half the price of the other company.

I was wondering if you would consider them safe to insure with.

—G. D. J., Gananoque, Ont.

Guildhall Insurance Company Limited, with head office at London, England, and Canadian head office at Montreal, has been in business since 1920, and has been operating in Canada under Dominion registry since 1921. It is regularly licensed in this country, and has a deposit with the Government at Ottawa of \$416,537 for the protection of Canadian policyholders exclusively. All claims are readily collectable, and the company is safe to insure with.

Zurich General Accident and Liability Insurance Company, Limited, with head office at Zurich, Switzerland, and Canadian head office at Toronto, was incorporated in 1872.

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Correspondence

L&C

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IS SOCIAL SECURITY SOUND?

U.S. Government Will Make Good by Taxing Workers Over Again—Credit Good as Long as They Can Pay

BY ISABEL PATERSON

AN AMATEUR paperhanger on a collapsible stepladder offers pleasant prospects to the imagination; but the best he can do is trifling compared to the adhesive involutions achieved by a social uplift dealing with fiscal terminology. Last week a correspondent, Ben M. Friedman, undertook the defense of the U.S. wage tax, and the peculiar method of "investment" of the proceeds by spending the cash on something else and substituting I.O.U.'s.

This deft transaction, Mr. Friedman explains, signifies to the workers whose pay is docked that "those under sixty-five are simply buying old-age insurance much cheaper than they could from any private insurance agency." Salesmen will be well advised to skip this sentence. The picture of customers in such a position will only fill them with bitter yearnings which can never be gratified. "Buying" is the funny word.

Yet Mr. Friedman admits there are incidental weaknesses in the scheme as a whole. The enormous and increasing deficit may be deprecated. But to be fair, he suggests first: "Let us assume for the moment that the budget were balanced." Very well; kindly shove the paste-pot over beside the stepladder. So then, how do we assume that something were what it ain't? And what good will it do us to assume? The case is not hypothetical; the budget is not balanced. Not for a moment.

"However," Mr. Friedman continues, "with the budget unbalanced, the argument is advanced that money collected is being spent for current

needs." A delicate but inaccurate expression. The money is being spent. The fact was stated as a fact, incontrovertible by argument. The "needs" include \$10,000 salaries for relatives of high executives, paid out of taxes from days' wages.

"BUT what does it matter?" Mr. Friedman asks, "whether the I.O.U.'s are incurred for current expenditures or are the result of past expenditure?" Obviously it does not matter; the deficit and the I.O.U.'s ought never to have been mentioned. They have nothing to do with the subject—no matter if they are the subject. Because, as Mr. Friedman points out sapiently, "the either case the investment depends upon the soundness of government credit."

A deficit thus becomes an investment, by pure logomachy. The only thing to be considered then is the nature of government credit.

Credit consists in the ability to borrow money, to go on borrowing money. It might be and often has been possible for a government to borrow a great deal more money than it can or will pay back. Private borrowers have occasionally enjoyed the same unfortunate facilities. Bankruptcy is the outcome. But "sound credit" may be presumed to mean the extent of borrowing which can be repaid. With a private borrower, the law will operate to collect for the creditor. That recourse is denied to creditors of government. On the other hand, the private borrower can repay only out of his assets and earnings. The government earns nothing, and its assets, such as they are, cannot be realized. But it has the singular privilege of repaying its borrowings by taxation.

None of the members of that advisory committee was a wage worker. But one member was a banker, of "Liberal" sympathies. I think I see what he means. At least, if I were a banker contemplating such a beautiful arrangement, I'd say it was safe.

WE DISCUSS THIS WEEK

Under this heading, SATURDAY NIGHT analyzes each week, at somewhat greater length than is possible in Gold & Dross, a security which it believes to hold especial interest for investors.

MASSEY-HARRIS

A STOCK which seems to offer possibilities for holding is the preferred stock of Massey-Harris Company Limited, currently selling around 55 1/2 against a 1937 high of 74 and low of 32. It is a \$100 par value issue, is entitled to a 5 per cent cumulative dividend and to \$125 in any liquidation, and has accumulated arrears of dividend amounting to \$38.75. Thus, taking the par value and the arrears, for \$55.50 a purchaser buys a claim of \$138.75 on the Massey-Harris Company Limited. Settlement of preferred arrears may force the preferred shareholder to accept less than the face amount of his claim, but there is little likelihood that he will be whittled down to less than \$55.50 or even anything approaching that amount.

No action can be taken by Massey-Harris with regard to eliminating back dividends on the preferred stock until such time as \$2,000,000 of 5 per cent debentures have been redeemed in excess of annual sinking fund requirements. This condition is pursuant to an agreement made with bondholders in October, 1936, when sinking fund arrears of \$2,000,000 were waived and a reduction in sinking fund requirements was agreed to. There have been rumours—entirely unofficial—that with earning power re-established, a refunding operation for these debentures may be undertaken and the way thus cleared for submission of a compromise plan for the wiping out of preferred arrears. However, it is unlikely that any official action will be taken until full year returns are actually known—

some time after November 30, 1938, when the fiscal year ends. In the meantime, there exists a speculative opportunity for far-sighted purchasers of the preferred stock.

One of the world's largest manufacturers of farm implements and machinery, Massey-Harris has plants and distributing facilities in most of the world's agrarian countries. Its largest consumers are Canada, Australia and South America in that order, with Canada accounting for about 40 per cent of total sales. While the company is represented in the United States, unusually keen competition prevents the enterprise from being a major factor in that market. Sales are largely governed, of course, by farm income and crop volumes and prices are therefore of prime importance in determining the company's operating and earning levels.

Estimates of the Western crop at present standing vary between 330,000,000 and 368,000,000 bushels with approximately accurate figures resting somewhere between the two reckonings. Since agriculture is the most important of the primary industries in Canada, engaging nearly half of the total population, the prosperity of the country in general, and Massey-Harris in particular, is heavily dependent upon agricultural conditions. Wheat is the main Canadian product, and because of the large surpluses of wheat on the world markets, prices have shown a decided downward inclination. Canadian grain farmers, however, are protected to the extent that the Canadian government, through the Wheat Board, has pegged

wheat prices at a minimum of 80 cents per bushel. In simple words, the Western farmer, who for the past several years has suffered from extremely poor crop conditions, now has a crop to market and is assured of an income. As a result, the whole Canadian business structure stands to benefit, and Massey-Harris is right up near the head of the line.

As far as the world demand for wheat is concerned, Canada stands in a favoured position. Despite the fact that there is an abundant world supply available, the Broomhall agency at Liverpool—an authority on World wheat conditions—has this to say: "The high quality of the Canadian crop this year will shortly be felt, and undoubtedly will result in large sales to all parts of the world where supplies of high-protein wheat have been allowed to diminish, due to the high prices asked last season. Canadian wheat has always been a favoured wheat and will continue in

demand."

So much for the markets and income of the consumers of Massey-Harris products.

While Massey-Harris' operations over the past few years, until 1937, have resulted in deficits, a more accurate picture of the company's earnings possibilities might be obtained by taking conditions as they existed in the four years ending in November, 1929. During those four years the company averaged in excess of \$2,000,000 per annum available for preferred dividends. For the year ended November 30, 1937, net profit was \$1,043,727, or \$8.63 per share on the 120,899 preferred shares outstanding. For the first half of the current year the company reported a 6 per cent gain in sales over the same period in 1937, and it has been unofficially estimated that there will be an increase in sales for the full year of around 10 per cent.

During the past two or three years

it has been possible to estimate Massey-Harris' operating income with some degree of accuracy because of the steady relation of the increase in sales to the increase in operating profit. For instance, in 1937, 21% of the 40% increase in sales was carried through to operating profit. Assuming that 20 per cent of any increase in sales will be carried through to operating profit, and that all deductions in operating income will be approximately the same in 1937—except bad and doubtful account provisions—an increase of 5 per cent in sales in 1938 would result in earnings of approximately \$1,400,000, equal to about \$11.75 per preferred share. An increase in sales of 10 per cent would mean earnings of approximately \$1,600,000, or around \$13.60 per preferred share. These are only approximate earnings' estimates, but they suffice to show the potentialities of the company.

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MINE MAKERS OF CANADA



—Photo by "Who's Who in Canada."

CAPTAIN IRVINE M. MARSHALL, M.C., B.Sc., M.I.M.M., M.C.I.M.M., Mining Engineer, General Manager, Sullivan Consolidated Gold Mines Limited at Sullivan Mines, Que., is a Canadian mining executive with a distinguished career as consultant engineer, university professor, soldier and author. He has had a varied experience in the great mining fields of the United States, Canada and British East Africa. He was educated at Queen's University, where he received the degree of B.Sc. His university training was interrupted when he enlisted as a Sapper in the 5th F.C.C.E. depot company at Kingston, Ontario, in October, 1914; he was then commissioned as a Lieutenant with the Canadian Engineers and later promoted Captain. He was awarded the Military Cross at the battle of Amiens and placed on the Reserve of Officers on demobilization in 1919. Captain Marshall started his mining career with the Gowganda Syndicate, 1909, and later acted in various capacities with the Miller Lake, O'Brien Mines and other properties. After demobilization he acted in various professional capacities throughout the United States and Canada. He was Mining Engineer with Iron Mountain Co., Missouri, and was later appointed Chief Engineer and Mill Superintendent of this company. Resigned this position in 1923 to serve with other mining companies, in Southwestern United States, notably with the Nevada Consolidated Copper Co., Ruth, Nevada and Yellow Pine Mining Co., at Goodsprings, Nevada. He then accepted an appointment as Professor of Mining Engineering at University of Illinois, 1924. Retired from academic life in 1928 to accept the general superintendence of the Central Manitoba Mines as the appointee of the distinguished firm of John Taylor and Sons of London, England. Resigned from the Central Manitoba Mines in 1933 to accept the General Superintendence of the Reno Gold Mines at Salmo, B.C. In 1934 established a consulting practice in Vancouver in partnership with Professor S. J. Schofield, Ph.D.

Captain Marshall spent nearly all of 1935 abroad, largely in England and British East Africa, reporting upon mining properties for English interests. Returned to Canada in 1936 and accepted the post of General Manager of Sullivan Consolidated Mines Ltd., which position he now holds. He is a frequent contributor of articles and technical papers to the mining press and to the proceedings of various engineering societies. Captain Marshall is a member of the Institute of Mining and Metallurgy (England), Canadian Institute Mining and Metallurgy, Engineering Institute of Canada and the Engineers' Club of Toronto.

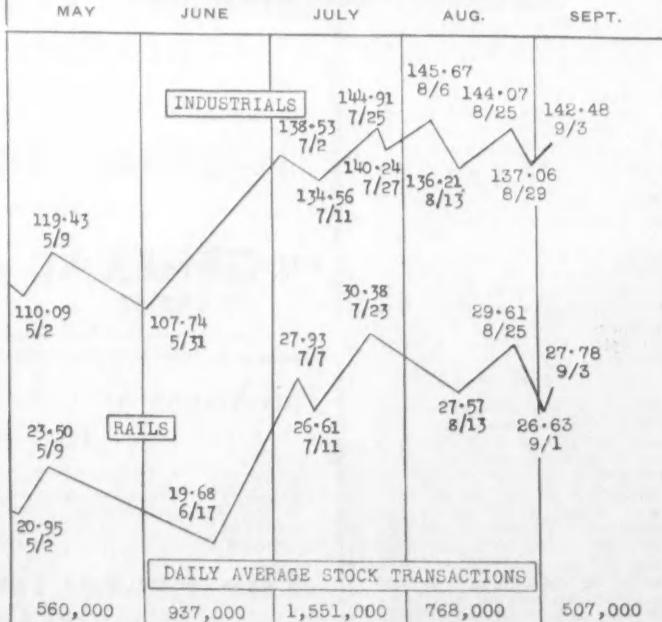
BUSINESS AND MARKET FORECAST

(Continued from Page 17)

rest of the world, is under a war cloud, and until this blows over or brings on a storm, action of stock prices is apt to prove indecisive. Outbreak of actual war would precipitate stock liquidation as the economy readjusted to the new condition, but such readjustment should be of relatively short duration and should be followed by rising stock prices and business as war orders began to have their influence on non-belligerents.

Failure of war to develop over the weeks ahead would leave ground for optimism as to the future outlook in Europe, and the American stock market, in conjunction with the rising tide of business now under way in the United States and the plethora of money seeking investment, should respond to such outlook by way of considerable buoyancy during the autumn months.

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DICTAPHONE

BRITISH PROFITS TREND DOWN

Resumption of Upward Trend of British Industry Mainly Depends on Revival of Business Activity in the U.S.

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

WITH the wind of recession blowing keenly and the cloud of depression on the horizon, the question of the profitability of British industry is of vital importance. It is impossible to gauge at any time the immediate profitability, since the only true measure is the companies' accounts and they do not appear until, say, three months after the close of the period to which they refer. Assuming, however, that there is such a thing as the trade cycle and that the trend of industrial activity as reflected in profits gives some guide to its course, it is possible to derive some useful indications from the analysis made by the London *Economist*.

The number of companies included in this analysis varies from year to year, but the great general advance in industry since the depression is clear from the fact that 2,017 reports received during the year ended June 30, 1932, showed profits at £139,436,950, while six years later, 2,337 reports showed profits of £298,839,206. The chain index number, which has 1928 as base year, stood at 106 in 1929-30, fell to 62 in 1932-33, and has subsequently risen without pause to 93 in 1935-36, 108 in the following year, and to 122 in 1937-38.

The question arises as to whether the last figure represents the peak of the upward movement which has lifted British industry from the slump. On the *Economist's* evidence the last showing represents a slackening of the rate of progress, and this is a phenomenon of the later stages of the trade cycle. The figures show profits after allowing for debenture interest and after the payment of the National Defence Contribution tax, however, so that some adjustment on these counts is necessary.

AT FIRST sight it may appear that the reduction in the debenture debt made possible by the fall in interest rates introduces into the figures an optimistic element sufficient to counteract the pessimistic influence of the N.D.C. tax in the 1937-38 amounts. Since, however, the lesson to be drawn from the analysis refers to trend, it is important to observe that the conversion of debenture debt to lower interest rates has proceeded gradually, without affecting the trend at any specific time, whereas the effect of N.D.C. falls only on the last figure. And it is this figure which is vital in view of the generally held belief that it represents the peak. No apter examination has been made, but it is reasonable to assume that adequate allowance for the special tax would bring the 1937-38 index up to the 125 required to show the maintenance of the rate of progress.

There therefore appears to be no statistical ground to support the view that profits must from now on decline as a reflection of an inevitable cyclical movement. One cannot, however, refute the many evidences of decline in activity which come from trade centres. Certain industries have felt a great recession in orders—notably the textile and warehousing trades and the heavy industries—and companies operating in these spheres must be expected to return lower profits. Activity in general is lower and may still go lower (although the July unemployment figures indicated a set-back to recession) but there are coming into operation certain influences which did not seriously assist the major upward movement from depression. Of these rearmament, the stimulus of which will be felt over a broader field than that immediately affected, and greater public spending on civil account, are the main.

SO FAR as the cyclical argument is concerned it is important not to confine it to the domestic sphere. The United States is at a quite different stage of the domestic trade cycle. But the restoration of her industry possible on this argument would auto-

MINES

BY J. A. MCRAE

MCINTYRE—Porcupine Mines produced \$5,390,000 in gold during the eight months ended August 31, according to unofficial estimates just secured. The ore has yielded an average of \$9.30 per ton so far this year, and production promises to slightly exceed \$8,000,000 for the full year.

Hallnor, milling 250 tons of ore per day, is producing close to \$8,000 daily. Developments continue to add to the grade ore in sight, with an important tonnage now in reserve carrying \$25 to \$35 to the ton.

MacLeod-Cockshutt has angled a diamond drill hole downward at 30 degrees from the 800 ft. level and has intersected a big width of ore corresponding in grade with that intersected in the crosscut itself at the 800 ft. The crosscut at this level, has penetrated five zones of payable ore. One section 70 inches in width assays \$26.60. Another section 128 inches in width assays \$18.40, while a third section 132 inches in width assays \$12.74.

Kirkland Hudson Bay has discontinued the long crosscut at the 4,450 ft. level from the Lake Shore mine. Further exploration is being continued by use of a diamond drill.

Cline Lake Gold Mines is operating at close to the designed capacity of 200 tons per day, and shipped its first gold brick at the beginning of October. Grade of ore is measuring up to early estimates.

Dome Mines has more than two decades of profitable mining ahead, according to remarks credited to the President of the company. The production is being maintained at \$600,000 per month, and for the eight months ended August 31 had reached approximately \$4,850,000.

Faulkham Lake Gold Mines is meeting with success in its initial diamond drill campaign on the Starrett-Olson claims. A length of 480 ft. has been indicated to carry \$15.70 per ton across a width of seven ft.

Bobo Mines is conducting exploration on claims situated to the Northwest of Uchi Gold Mines where spectacular pockets of gold ore were found a decade ago, but which failed to continue to depth.

Central Patricia Gold Mines maintained production at an average of \$123,000 per month during the first eight months of this year, according to preliminary estimates secured for SATURDAY NIGHT. During the first week in October, on the date of writing, the output for the year had reached the \$1,000,000 mark.

OIL

BY T. E. KEYES

THE Oil and gas Conservation Board have now issued their proration orders affecting both crude and naphtha wells. The first order dealt with the fifty-one crude producers, and definitely states the amount of oil that these wells may produce is 28,363 bbls. per day, which the Board states is the present available market. The order also specifically states the allowable or quota of oil which each well may produce each day. This quota is arrived at on a scientific basis. It is so scientific or technical that it is over the heads of most of us ordinary individuals, and I am told likewise too deep for most of the oil operators.

On arriving at the new sharing position of wells, four factors were taken into consideration, 25% being allowed each factor. Here are the various factors. First is the gas oil ratio, 3,000 cubic ft. of gas is the maximum amount allowed to lift one barrel of oil from a well. If more gas is used, then the well is penalized; if less is used, then the well is allowed a larger quota. The next factor is Bottom Hole Pressure. A well with a high bottom hole pressure gets a better quota than a well with a low one. The next factor is acreage. Forty acres is considered the proper amount to drill on. If a well is located on a smaller amount, it is penalized.

The fourth factor is the rate of flow through a two-inch orifice. A well with a large flow gets a larger quota than one with a small flow; but it could happen that a well say with a flow of 2,000 bbls. per day

able of 552 bbls., or an increase of 649 bbls. daily.

The second conservation order, effective Sept. 14, prorated 96 Turner Valley gas or naphtha wells to 1,200 million cubic ft. of gas per month, which is about the present domestic demand. These wells have been producing about 10,500 million cubic feet of gas per month, of which about 11 per cent was used to supply the needs of Calgary.

This order prorating gas wells to about 11% of their present flows will in effect close down most of these wells, if not all of them; at least, some experienced operators state that with such a reduced quota, the wells could not meet operating expenses. Likewise, four absorption plants operating in Turner Valley with the supply reduced to 11%, could not operate these plants; consequently, the order virtually means closing these plants, affecting over 200 men employed and about 2,000,000 dollars of capital invested. The order will result in preventing wastage of about 200,000,000 cubic feet of gas daily.

It is mainly on the possibility of United States revival that the resumption of the upward march of British industrial profits depends. With American purchasing power again stimulating the world's markets the world's greatest exporting nation would benefit up to the hilt. Short of that, it does not in any case appear that anything more than the stagnation of profits is to be expected, and that only on the medium term until the full fruits of official spending are gathered.

One aspect of the cyclical argu-

ments so much in favor at the moment is that they contain real danger to confidence. Industry which is told

that the trend will now be downward will not be disposed to put in hand schemes of expansion; nor will the new capital market revive.

The monetary principle of cheap and abundant credit no doubt benefits

indirectly from the cessation of new borrowing and from the "sterilisation"

of funds ploughed back into industry

by their use, not in new development

but in the gilt-edged market or in the banks' vaults. But this is a trifling advantage compared with that which would derive from the stimulus of enterprise by the restoration of confidence.

could have a very small quota if the other three factors were bad. For instance, if the acreage was small, the bottom hole pressure low, and the gas oil ratio large, it might have a quota of only a few hundred bbls. per day.

Here is the way the Davies No. 1 well was affected. Under the old method, it had an open flow of 1,481 bbls. daily. By taking two-thirds of this, the potential was arrived at—987 bbls., and with proration at 56%, the daily allowable was 552 bbls.

Under the new method, due to a low gas oil ratio, the Board considered the proper ratio to be 3,000 cubic ft.

to lift one barrel of oil. At the Davies No. 1 well, only 1,000 cubic ft. is used to lift one bbl. Hence, it gets a larger allowable on that account. Again, its bottom hole pressure is fairly high, being 1,690 bbls.

Its rate of flow is 1,449 bbls. per day resulting in a new allowable of 1,201 bbls. per day as against its old allow-

able of 552 bbls., or an increase of 649 bbls. daily.

AN ELEVATOR AT WINDSOR?

SATURDAY NIGHT notes that the Windsor Daily Star, in a recent issue, reprinted two articles from its (SATURDAY NIGHT's) special section of July 30 on the Lakehead Cities, and commented thereon in a way that apparently led some readers to believe that this paper was advocating the construction of a new terminal elevator at Windsor. This SATURDAY NIGHT had no intention of doing. The articles in question were intended only to provide a concise, understandable picture of the machinery for the handling of Canada's grain.



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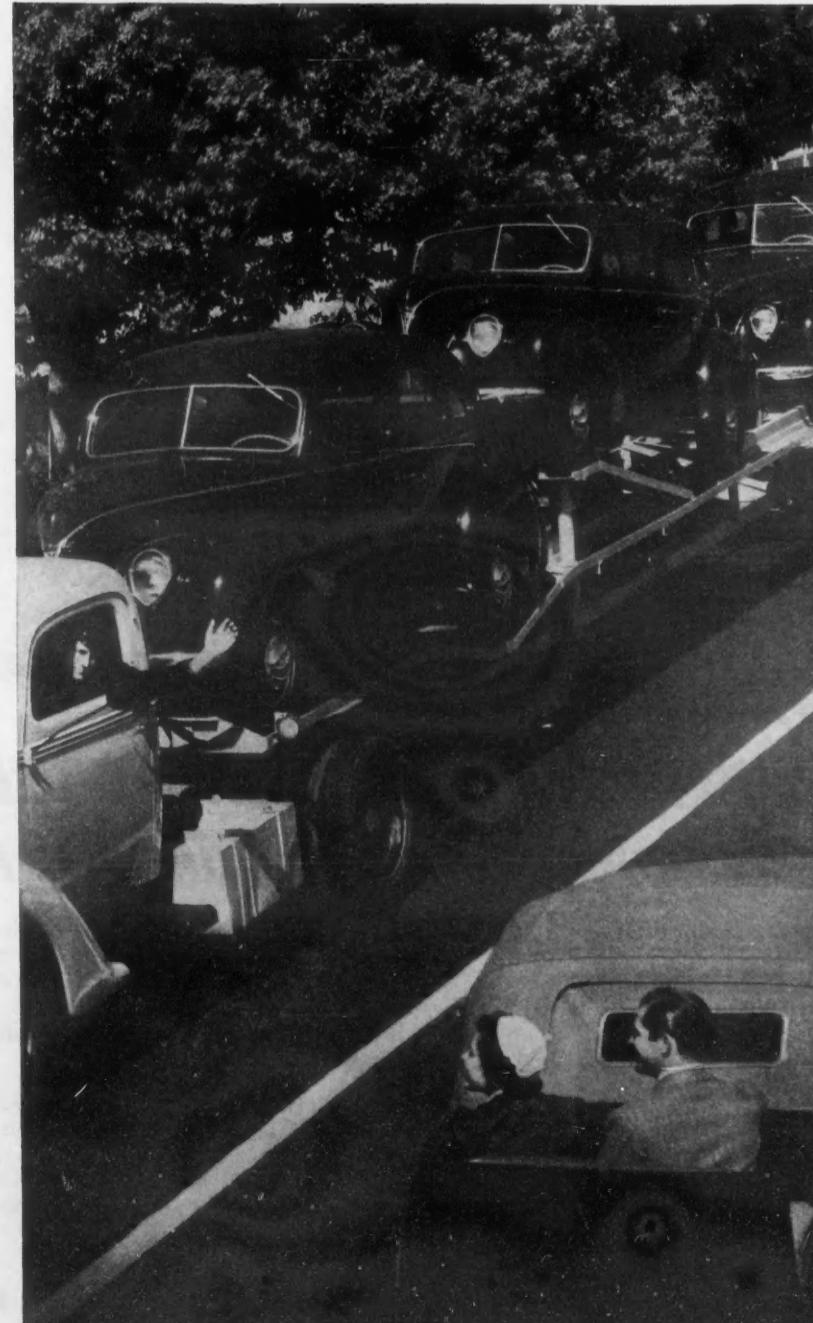
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3 DIFFERENT GRADES OF DRIVING PERFORMANCE

WHICH of these three fine cars, on their way to the showroom, would you pick if you had your choice? You are right—there's no difference in make, model, color or price. But there can be a big difference in performance when their owners take them out on the road. Here's why:

The farther you advance the spark of a modern car, up to the point of maximum efficiency, the more power you get from gasoline.

But the motor "knocks" or "pings" when the spark is set farther ahead than the "anti-knock" quality of the gasoline used permits.

Judged by anti-knock quality, there are three grades of gasoline: "low grade," "regular" and gasoline containing "Ethyl."

That is why your car has a device, variously called "distributor adjuster," "Octane Selector," etc.—for setting the spark for each of these three grades of gasoline.

And the performance of your car depends upon the grade of gas and spark setting, as shown below.

YOU HAVE THESE 3 CHOICES

Poor performance

with "low grade" gasoline

There is no anti-knock fluid (containing tetraethyl lead) in "low grade" gasoline. Power is lost because the spark must be retarded to prevent "knock" or "ping."

Good performance

with "regular" gasoline

Most regular gasoline has an anti-knock fluid (containing tetraethyl lead). The spark can be considerably advanced for more power without "knock" or "ping."

Best performance

with gasoline containing "ETHYL"

Gasoline with "ETHYL" is highest in all-round quality. It has enough anti-knock fluid (containing tetraethyl lead) so that the spark can be fully advanced for maximum power and economy without "knock" or "ping."



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TELEPHONE

CANADA occupies an exceptional position in the telephone world. The first telephone talk over distance was conducted in Canada by Alexander Graham Bell, who was at the time, however, a resident of the United States, though a Scotman by birth. In harmony with this history the use of telephones as a means of

communication is more general in Canada than in any other country. Canada stands first in both the number of conversations per telephone and in the number of telephone conversations per capita. Only the United States has a larger number of telephones in proportion to population, and only four countries have a larger absolute number of telephones.

WORLD VIEWS SOCIALIST DEBACLE IN FRANCE

(Continued from Page 17)

The industrial worker today finds himself with more pay but less purchasing power, and incidentally with unwanted time on his hands, which he is not able to turn into enjoyment.

For two years France has pursued a will-o'-the-wisp, deluding itself with the idea that prosperity could be increased by legislation, that weekly hours and monetary wages were the ultimate goals. The effects of this decrease in output were inevitable. There were less goods to go round, and less to export. When the government set the pace in the public services, it ran right into enormous deficits. And as it imposed the new standards on industry, it cut down payrolls and profits, both of which provided the bases for its own tax revenues, and its deficits thereby became still greater.

The franc consequently depreciated, raising commodity prices and living costs by more than the worker had gained in money wages. Today we find the franc, which before the world war was worth over 19 cents, and which after the war was depreciated to about five cents, worth only two and three quarters cents.

And if we care to take into consideration our own dollar depreciation in terms of gold, that means a value of less than two cents for the franc today. While commodity prices in the United States, Great Britain, Canada and other countries where currencies

have been kept reasonably stable, range from about pre-war to as high as fifty per cent above pre-war, in France they are six times as high as they were before the war.

Under this stress, French liquid capital has been freely exported. Industrialists, finding their markets curtailed because of high costs, sought temporary safety for funds in foreign strong boxes. The nation was thereby drained of the liquid capital which is the life blood of business under any system. Balking at plans to stem this tide by control of exchange through the methods adopted by the corporate states, France has compromised in an effort to cajole capital through successive assurances of stability of the franc. But capital, once on safe foreign ground, is wary. It insists on seeing these promises implemented in policies which will make France really safe for capital; that is, in measures which will again permit of profitable operation. That, and that alone, can restore the nation to healthy operations, employment and public finance.

The one thing in which all Frenchmen are united, is opposition to Germany. They differ only in respect to how heavily they weigh this opposition against other considerations. The extreme socialists may put it in second place, at least up to a certain point. Others will concede that safety is preferable to the social program, and if safety demands more work,

they will agree to it.

Those are the factors which are being weighed in the balance today. The threat of war becomes more serious as the German Reich spreads its sphere of influence and propaganda. France, as the principal ally of Britain, is in a key position in the democratic group of nations. In addition to its interests in eastern Europe and in Africa, France has been just red enough to form a link between the democracies on the one hand and Russia and Spain on the other hand. This is an element of strength and also of danger from the British viewpoint.

Undoubtedly Britain would prefer a strong and independent France, to one which has exchanged too many foreign pledges but is too weak within. Through all its internal experiments France has remained a first rate military power, but a stronger policy in industry and finance would have improved its military strength. Wherever France is short, in money, or credit, or munitions, Britain has to fill the gap, and the strain on the Britisher is great today. Premier Daladier has warned his country that strength in industry and finance is just as necessary as is strength in armament.

THAT is why France is turning, reluctantly but surely, back to the right. So long as the present Chamber of Deputies remains, there will be no surrender of socialistic prin-

ciples, but there can be, and probably will be, a change in the practice.

What the administration asked for, late in August, was elasticity in the 40 hour and in certain other regulations, so that essential industries could produce more without excessive labor costs. It is opposed by the extremists, but if it wins through, it will be the thin edge of the wedge which will put France back on its feet. After two years of growing poorer through shorter hours and increased monetary wages, France today needs increased production above all else. And that can come only through more work.

Inflation and the Investor

(Continued from Page 17)

stimulants could be given our economic system. This would be inflation of the government-deficit type. Whether these deficits result from borrowing from banks or defrayed through currency issues, the result on our economy would be the same. In all instances purchasing power is created which forms a base on which can be predicated a larger volume of trade and a higher level of prices, both for commodities and certain types of equities.

IN CONSIDERING what securities are to be preferred in time of rising prices careful regard must be taken of the following factors:

1. Investments should be confined to those fields where labor costs are relatively unimportant. There is a distinct possibility that the profit margins of companies with a large relative labor cost will be reduced considerably in an inflation period, particularly if the labor is highly organized.

2. Companies should be fully integrated. It is important that the equity should represent a company which controls its own raw material sources. In this way the cost uncertainty which prevails among industries which are obliged to enter the open market for some of their requirements is eliminated. This is particularly true in periods of rising commodity quotations.

3. Securities which represent the extractive industries or industries which sell products for the commodity markets are to be favored, since the selling price of their product is among the first to feel the effects of inflation.

4. Companies with a high ratio of inventories to sales, when the inventories are valued at the present market, since they thus afford every opportunity for appreciation.

5. Companies with pyramided capitalizations offer better prospects for common stock appreciation than companies with no bonds and preferred stock ahead of the common.

6. High-grade long-term bonds are to be avoided in periods of inflation, since their price is determined by the price of money. Interest rates rise in periods of inflation and bond prices decline. Convertible bonds may be bought since the conversion privilege affords the investor an excellent hedge against a rising level of commodity prices.

AS a group the metals, oil and rubber industries are probably the most attractive. As the evidence of inflation lies in the upward movement of prices, among equities to be favored are those representing the extractive and other commodity industries. The extractive industries are further well situated since they operate under conditions of decreasing costs.

Among oil companies it would appear that the life of the crude reserves, whether or not the company is fully integrated, and the size of the inventories in relation to sales, are the chief determinants of whether or not the company will fully participate in rising crude oil markets.

The rubber industry offers an excellent recovery hedge. There is apparent a direct correlation between crude prices and the trend in the security prices of rubber companies. This would suggest that in a period of inflation equities of rubber companies would greatly benefit.

THERE is little point in holding gold equities if we are to have a sustained natural business recovery. Other security groups have much greater profit possibilities. Since the price of their product is fixed and they are experiencing rising costs, their profit margin is proportionately lessened, with reduced earning power for their securities. Should, however, inflation be inevitable, the equities of gold producers are to be favored as a form of insurance for the protection of capital. Should the inflation be a government-sponsored one and take the form of a further reduction in the gold content of the dollar, implying a rise in the price of gold from \$35 an ounce, definite strength would be given gold equities.

Chemical companies have several features which would prove attractive to investors in periods of rapidly rising prices and business activity. In the first place, labor costs form but a relatively small proportion of total costs. Again, the bulk of their production goes into consumers' goods and not directly to the purchasing public. Less resistance to higher prices would therefore be encountered by chemical companies.

Manufacturing and distributing a product which is an essential raw material for the publishers, newsprint companies have sufficient bargaining power to increase the price of their product proportionate to the increase in their costs which inflation brings in its wake. In this way their profit margin is pretty well protected. To the extent that the sale of this product is made at a fixed price in advance of rising costs and prices, newsprint companies are at an evident disadvantage.



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Oakland Bridge, in the tin-mining dredges of Malaya or in Egypt's Aswan Dam, Nickel is doing its part in checking breakage and corrosion. In such small things too as the keys of a clarinet or a delicate surgical instrument, Nickel finds an important place.

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